UNITED NATIONS
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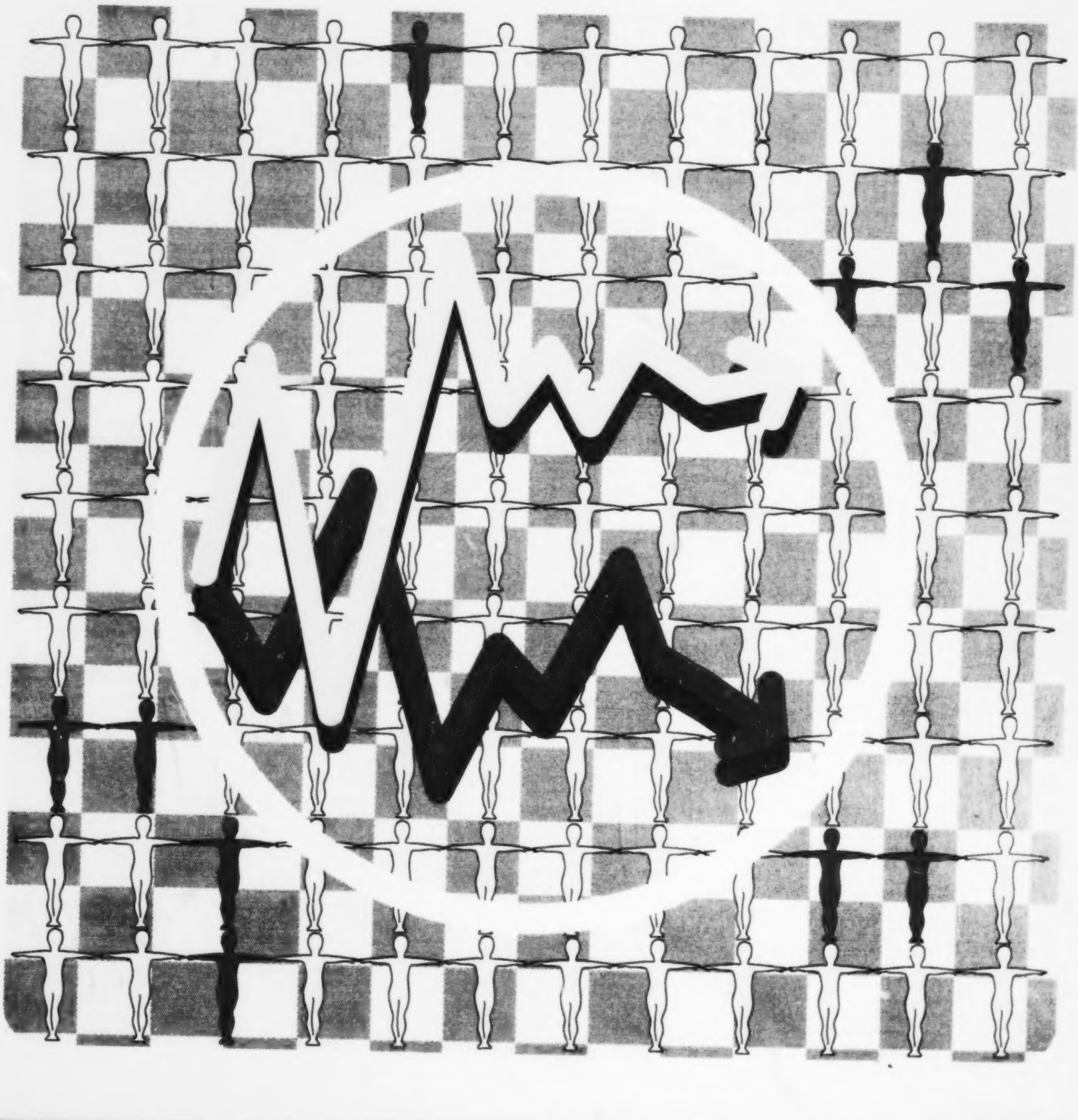
UNITED NATIONS

STATISTICAL SURVEY ON INSURANCE AND REINSURANCE OPERATIONS IN DEVELOPING COUNTRIES 1983-1990



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Statistical survey on insurance and reinsurance operations in developing countries 1983-1990

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Contents

Page

Preface iii
Introduction 1
I. The structure of the insurance markets 3
II. The economic significance of insurance markets 15
III. Insurance ratios in non-life insurance 27
IV. Conclusion 42

Annexes

Annex

I. List of countries 45
II. Statistical appendix by countries 46
Notes 468

Preface

(i) Two statistical surveys on insurance and reinsurance operations in developing countries were submitted by the Secretary-General of UNCTAD to the Committee on Invisibles and Financing related to Trade at its twelfth and thirteenth sessions (March 1987 and February 1990 respectively). At its first session the Standing Committeee on Developing Services Sectors: Fostering Competitive Services Sectors in Developing Countries in Insurance in February 1993, decided it "will collect information on insurance operations markets and experiences" *inter alia* "through a statistical survey on insurance and reinsurance operations".

(ii) The present statistical survey represents the continuation of the work undertaken previously. It is meant to help the Standing Committee in its work. It is also expected to help developing countries to evaluate better the relative performance of their domestic markets and their relative dependence on outside markets, to encourage closer co-operation and exchange of business among developing countries.

(iii) The results and data included in this survey are subject to the usual caveat applied to statistical compilations. This survey does not claim to provide irrefutable information but only to include the information made available to the UNCTAD secretariat by end of September 1992.

Introduction

1. This statistical survey is based on the data compiled from the responses to questionnaires sent at yearly intervals to 131 developing countries members of UNCTAD.

2. The questionnaires as well as the forms included in the survey derive from the UNCTAD Unified International System of Insurance Statistics. In view of the difficulties of applying this system, the questionnaires were simplified and adapted to the format of ongoing statistical work being carried out in developing and developed countries, so as to ensure some degree of comparability with other present and future sources of information.

3. At the end of September 1992, 101 developing countries (see Annex I) had replied to the questionnaire.

This survey covers the period from 1983 to 1990. For each year data from the following number of countries was made available to the UNCTAD secretariat:

1983 : 7
1984 : 71
1985 : 62
1986 : 75
1987 : 71
1988 : 66
1989 : 54
1990 : 15

More interesting: series of 5 or more years are available for 52 countries.

4. Even though insurance is of primordial importance domestically and internationally, the role of insurance in development is often more difficult to assess and to appreciate than that of other activities which involve more tangible elements. Insurance, like other services (for example, transport, communications and banking), is primarily an intermediate service, that is, its acquisition is not an end itself, but rather complementary to, and required in connection with, the production of goods and services.

5. It was at the first session of the United Nations Conference on Trade and Development in 1964 that the importance and the role of insurance in development were formally recognized: "a sound national insurance and reinsurance market is an essential characteristic of economic growth". Developing countries' share of estimated world direct premium volume increased from about 4 per cent in 1970 to 5.7 per cent in 1980. However, this share of the world market decreased to about 4.6 per cent in 1986, even though these countries comprise more than 75 per cent of the world's population and account for about 20 per cent of the world's economic activity, and stagned almost at that level (4.67 per cent) until 1990. However, by regions performances have to be differentiated: while the respective shares in all world insurance business of Latin America and of Africa dropped, the share of Asian developing countries increased following the different economic performances of the respective regions. (See table 1).

Table 1

Share of the world total insurance business of developing countries

Region	1986	1990
Africa	0.42	0.26
Asia	2.38	3.61
Latin America	0.94	0.70
All Developing countries	4.60	4.70

Source: Sigma Swiss Re, No. 5, Maz 1988 and Sigma Swiss Re, No. 4, April 1992.

6. The survey presents a synthesis of the statistical information provided to the secretariat. Section I describes the structure of the insurance markets in the developing countries surveyed; section II analyses the economic significance of these markets; and section III presents the most important insurance ratios in the non-life insurance markets. A statistical appendix includes the statistical information provided to the secretariat by country and by year (see annex II).

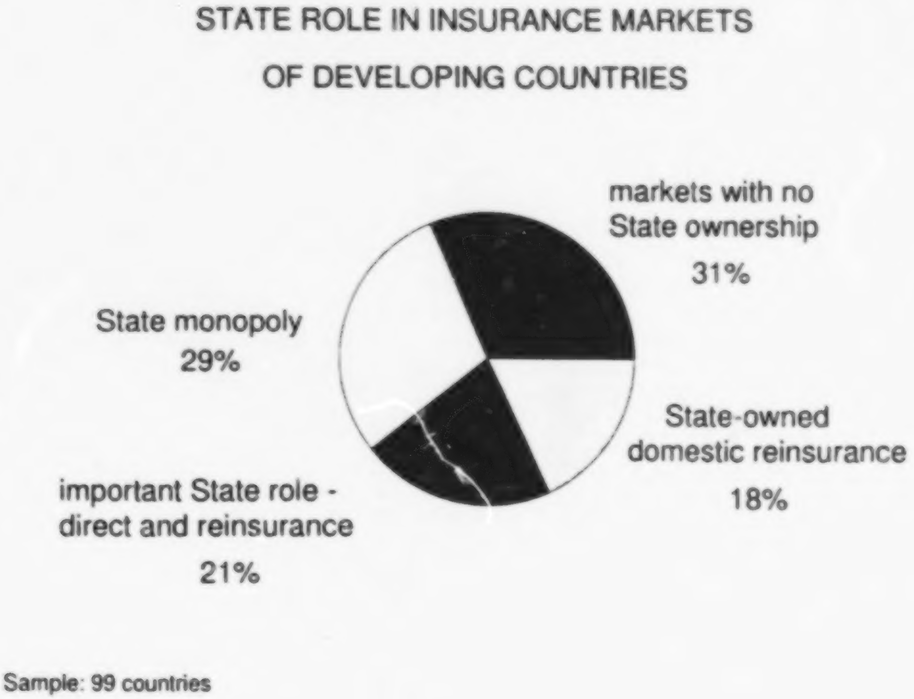
I. The structure of the insurance markets

7. The developing countries are not only consumers but also suppliers of insurance services. On the domestic market, the supply of insurance generally consists of services provided by locally established companies with capital ownership structures ranging from wholly domestic to fully foreign. also in a number of countries foreign companies, agencies or branches thereof, are operating.

8. Direct restrictions on the establishment of business are generally related to the "localization of ownership". In many countries a domestic law still stipulates that a majority or the totality of ownership interest must be held by nationals. Most developing countries have dominant domestic direct insurance industries subject to local supervision.

9. The nature and extent of supervision in a country is dependent on the structure of the market. If insurance is the monopoly of the State, supervision through a regulatory organization will not be of the same type as in the case of a market where the insurance sector is entirely in private hands. In a number of countries the State is playing an important role, in both direct insurance and reinsurance, through public sector companies, operating side by side with private-sector companies. In other countries, the direct insurance operations are in the private sector, but the State could have an influence on, or a certain extent of control of the market through a State reinsurance company. Figure 1 shows the involvement of States in the insurance sector of developing countries.

Figure 1



10. The services provided by insurance entities are not homogeneous products. Various types of insurance exist and they are not interchangeable. Therefore, it is not strictly possible to speak of one insurance market, but rather of several markets. A distinction is usually made between life insurance and non-life insurance, but here again the nature of the contracts may vary among countries. The share in the premium volume of property/casualty insurance branches (which in this survey are grouped under the comprehensive term "Non-life Insurance" predominates. The average share of life and long-term insurance in the total business of developing countries is still significantly smaller than the corresponding share of business in other countries) (table 3). The share of life insurance in the total insurance business of OECD countries was of 49 per cent in 1990 ***(Insurance Statistics Yearbook, 1983-1990, OECD publication).***

11. Table 2 shows that only 15 countries have a larger life insurance sector than non-life. Eight countries have no life sector at all. It is also interesting to note that in 64 countries out of 100 surveyed the automobile line of business represents the largest share of total business.

Table 2

Structure of the insurance markets by business lines

Business line	Share of Total Insurance Business		
	larger than 50%	30%-50%	0%-30%
Life	15	18	59
Automobile	15	59	26
Fire*	2	23	73
Transport	5	12	83

Sample: 100 countries
*Two countries with no data available

Table 3

Structure of the insurance market by countries

Country	Year	Percentage of insurance lines (gross premiums)					
		Life (1)	Non-life (2)	Fire (1)	Auto (2)	Transports (3)	Others (4)
Afghanistan	1984	-	100.0	23.2	6.9	68.5	1.4
	1986	-	100.0	20.3	7.3	69.5	2.8
	1989	-	100.0	18.8	6.0	73.6	1.7
	1990	-	100.0	23.1	9.4	65.0	2.4
Algeria	1986	4.8	95.2	21.5	49.8	10.5	18.1
	1987	3.8	96.2	22.1	48.7	9.8	19.4
	1988	3.0	97.0	20.5	51.3	8.4	19.9
	1989	2.0	98.0	18.1	54.4	9.2	18.3
Angola	1984	13.3	86.7	4.0	13.9	57.7	24.4
	1985	15.0	85.0	3.3	14.8	52.3	29.6
	1986	19.8	80.2	3.9	19.3	49.6	27.3
	1987	13.8	86.2	2.9	17.5	48.2	31.5
	1988	13.2	86.8	2.9	16.3	53.0	27.9
Argentina	1983	4.7	95.3	16.1	55.5	7.8	20.6
	1984	8.1	91.9	13.0	47.0	7.0	33.0
	1986	10.9	89.1	13.0	47.0	7.0	33.0
	1987	10.8	89.1	13.8	50.1	7.5	35.2
	1988	9.0	91.0	15.2	52.0	10.4	22.3
Bahamas	1984	45.0	55.0	..	..	..	..
	1985	63.1	36.9	..	..	..	..
	1986	60.8	39.2	33.9	48.2	7.1	8.9
	1987	60.0	40.0	34.4	51.6	6.3	7.8
	1988	60.5	39.5	34.3	40.0	7.1	18.6
	1989	62.6	37.4	43.1	44.6	6.2	6.2
Baharain	1986	10.3	89.7	25.5	33.6	17.5	23.5
Bangladesh	1983	26.5	73.5	25.5	7.8	62.3	4.4
Barbados	1984	37.0	63.0	38.9	41.4	5.8	13.9
	1985	38.0	62.0	38.4	41.2	5.1	15.5
	1986	38.6	61.4	38.4	41.5	4.9	15.2
	1987	38.6	61.4	36.4	43.3	5.0	15.3
	1988	39.8	60.2	36.3	45.0	4.8	13.9
	1989	40.2	59.8	35.5	46.6	4.7	13.2
Benin	1986	4.2	95.8	9.5	53.0	31.5	6.0
	1987	2.6	97.4	8.3	48.1	41.1	2.4
	1988	1.8	98.2	10.6	54.6	31.3	3.5
	1990	0.9	99.1	13.7	51.0	27.8	7.5
Bhutan	1984	16.5	83.5	34.2	35.5	22.0	8.4
	1985	15.7	84.3	42.0	30.8	21.0	6.2
	1986	14.2	85.8	37.1	33.4	23.3	6.2
	1987	13.8	86.2	38.6	31.1	18.0	12.4
	1988	10.8	89.2	38.1	30.8	19.8	11.3
Bolivia	1984	3.8	96.2	15.8	25.9	43.4	14.8
	1985	5.8	94.2	14.8	23.0	46.2	16.0
	1989	7.2	92.8	19.1	30.5	12.0	38.3
Botswana	1984	23.0	77.0	25.4	36.4	2.8	35.4
	1985	26.2	73.8	24.3	34.4	5.6	35.6
	1986	23.5	76.5	24.3	35.5	5.5	34.7

Table 3

Structure of the insurance market by countries *(continued)*

Country	Year	Percentage of insurance lines (gross premiums)					
		Life (1)	Non-life (2)	Fire (1)	Auto (2)	Transports (3)	Others (4)
Brazil	1984	15.6	84.4	28.1	24.1	18.7	29.1
	1985	15.4	84.4	26.8	29.9	16.2	27.0
	1986	15.6	84.4	23.1	32.4	15.7	28.8
	1987	15.2	84.8	23.7	37.6	15.5	23.2
	1988	12.7	87.3	22.4	39.2	13.4	25.0
Burkina Faso	1986	4.3	95.7	21.4	40.6	27.8	10.2
Burundi	1984	..	..	10.2	41.1	42.6	6.1
	1985	..	..	10.0	40.6	40.7	8.8
	1986	1.1	98.9	12.6	38.6	38.2	10.6
Cameroon	1984	7.9	92.1	11.1	42.2	20.8	25.9
	1985	9.5	90.5	11.2	45.1	20.2	23.5
	1986	11.7	88.3	12.8	39.0	19.3	28.9
Cape Verde	1984	..	..	9.5	17.5	43.3	29.7
	1985	..	..	15.2	16.0	49.3	19.5
	1986	0.4	99.6	9.2	36.6	54.2	..
	1987	-	100.0	6.8	34.3	58.9	..
	1988	-	100.0	8.1	37.0	54.8	..
Central African Republic	1984	0.1	99.9	19.8	52.9	11.2	16.1
	1986	0.7	99.3	13.4	20.7	19.5	46.4
	1987	..	..	27.6	29.7	28.6	14.2
	1988	..	..	17.5	37.2	29.9	15.4
	1989	19.3	80.7	20.2	54.3	15.3	10.2
Chad	1984	0.3	99.7	37.0	50.0	8.7	4.3
	1989	0.6	99.4	22.2	37.2	24.8	15.8
	1990	0.8	99.2	26.3	36.6	26.4	10.7
Chile	1984	53.9	46.1	36.9	28.5	18.6	16.0
	1985	52.2	47.8	37.3	24.9	18.9	18.9
	1986	49.0	51.0	36.7	23.8	18.9	20.6
	1987	51.2	48.8	35.0	26.3	6.3	32.4
	1988	50.7	49.3	32.8	29.0	6.6	31.6
	1989	52.0	48.0	20.3	33.6	9.4	36.6
	1990	59.6	40.4	20.0	34.9	8.6	36.5
China	1984	3.5	96.5	..	..	..	..
	1985	12.0	88.0	..	..	..	..
	1986	20.3	79.7	..	..	..	..
	1987	21.3	78.7	..	..	..	..
	1988	22.2	77.8	32.1	28.9	39.0	..
Colombia	1987	24.7	75.3	26.9	39.4	22.3	11.3
Congo	1983	1.0	99.0	21.7	31.9	34.2	12.2
	1989	50.5	49.5	12.6	38.6	22.7	19.0
Costa Rica	1984	9.6	90.4	20.3	19.0	7.3	53.3
	1985	10.7	89.3	25.1	23.5	..	51.4
	1986	11.4	88.6	23.6	23.1	4.4	49.0
	1987	10.9	89.1	21.8	27.8	4.7	45.7
	1988	10.1	89.9	19.2	27.5	4.8	48.5
	1989	10.2	89.8	18.0	28.5	4.7	48.8
Cuba	1986	-	100.0	..	..	..	..
	1987	-	100.0	..	4.9	..	19.6
	1988	-	100.0	..	5.2	..	21.7

Table 3

Structure of the insurance market by countries *(continued)*

Country	Year	Percentage of insurance lines (gross premiums)					
		Life (1)	Non-life (2)	Fire (1)	Auto (2)	Transports (3)	Others (4)
Côte d'Ivoire	1988	9.4	90.6	13.4	48.3	14.4	23.9
	1989	10.6	89.4	12.8	45.5	14.6	27.1
Cyprus	1984	38.7	61.3	17.8	50.2	9.5	22.4
	1985	40.1	59.9	17.7	50.3	9.7	22.2
	1987	43.4	56.6	17.2	55.2	7.1	20.4
	1988	44.3	55.7	16.6	54.8	7.6	21.0
	1989	46.1	53.9	16.1	54.4	7.8	21.7
Dominican Republic	1985	20.3	79.7	33.9	37.6	8.8	19.7
	1986	32.5	67.5	35.3	46.0	10.4	8.9
Ecuador	1984	7.2	92.8	21.8	22.9	34.6	20.7
	1985	6.9	93.1	19.7	20.2	38.5	21.6
	1986	7.0	93.0	15.5	20.6	39.8	24.2
	1987	7.3	92.7	21.0	22.8	13.5	42.7
	1988	7.0	93.0	14.6	24.8	15.5	45.1
Egypt	1984	16.1	83.9	23.9	24.1	35.2	16.9
	1986	15.8	84.2	25.5	21.3	33.0	20.2
	1987	15.6	84.4	25.3	20.5	35.2	19.1
	1988	15.7	84.3	23.9	24.4	20.2	31.6
El Salvador	1984	46.3	53.7	50.4	18.4	7.5	23.7
	1985	45.7	54.3	45.4	23.3	16.6	14.8
	1986	40.2	59.8	40.6	20.7	24.7	14.0
	1987	34.8	65.2	47.4	21.8	15.7	15.1
	1988	37.1	62.9	48.6	26.6	13.3	11.6
	1989	33.0	67.0	52.7	27.6	9.0	10.7
	1990	30.6	69.4	54.5	25.8	8.9	10.7
Ethiopia	1984	3.2	96.8	10.5	40.7	30.2	18.6
	1985	2.8	97.2	10.3	39.1	32.2	18.4
	1986	51.0	49.0	10.3	39.2	31.3	19.1
	1987	51.7	48.3	10.5	40.0	31.1	18.4
	1988	51.5	48.5	12.4	42.4	25.1	20.1
	1989	52.0	48.0	12.7	44.8	21.3	21.3
Fiji	1984	43.8	56.2	45.6	28.6	10.3	15.5
	1985	48.7	51.3	49.4	29.6	8.1	12.9
	1986	48.9	51.1	41.2	31.6	8.5	18.2
	1987	51.8	48.2	38.0	35.5	9.0	17.5
	1988	54.5	45.5	40.0	35.0	10.0	15.0
	1989	51.0	49.0	35.7	39.7	8.9	15.6
Gabon	1984	2.7	97.3	10.2	34.4	29.5	25.9
	1987	2.3	97.7	12.4	39.6	19.4	28.6
	1988	4.5	95.5	14.1	32.4	21.0	32.3
	1989	8.7	91.3	15.0	35.1	22.5	27.3
Gambia	1983	3.5	96.5	15.9	52.0	16.3	15.8
Ghana	1983	6.1	93.9	13.2	29.2	49.1	8.5
	1984	11.3	88.7	12.8	26.7	49.6	11.0
	1985	3.2	96.8	11.7	30.3	43.2	14.8
	1986	3.3	96.7	14.8	28.9	44.8	11.5
	1987	10.1	89.9	11.2	31.7	43.2	13.9
	1988	12.1	87.9	16.9	35.1	33.9	14.2
	1989	6.9	93.1	44.8	21.5	23.3	10.3

Table 3

Structure of the insurance market by countries *(continued)*

Country	Year	Percentage of insurance lines (gross premiums)					
		Life (1)	Non-life (2)	Fire (1)	Auto (2)	Transports (3)	Others (4)
Guatemala	1984	36.7	63.3	44.6	32.2	12.4	10.8
	1985	38.2	61.8	40.7	35.4	11.8	12.1
	1986	51.0	49.0	39.0	39.8	10.4	10.8
	1987	49.2	50.8	37.0	37.4	12.7	12.9
	1988	23.4	76.6	31.4	44.0	11.5	13.1
	1989	26.3	73.7	30.5	40.5	11.4	17.6
Guyana	1984	47.4	52.6	78.6	10.2	8.4	2.8
	1985	51.3	48.7	80.3	13.3	8.4	3.0
Honduras	1984	46.7	53.3	47.9	23.5	2.7	25.8
	1986	47.6	52.4	45.3	23.6	2.9	28.2
	1987	50.4	49.6	50.2	27.4	2.2	20.2
	1988	52.7	47.3	52.8	34.1	2.0	11.1
	1989	50.0	50.0	50.3	34.5	2.2	13.0
	1990	47.5	52.5	48.2	35.8	2.8	13.2
India	1984	61.1	38.9	27.0	25.1	24.2	23.6
	1985	60.6	39.4	26.8	25.6	23.1	15.9
	1987	-	100.0	..	50.5	..	..
	1988	-	100.0	..	35.6	..	..
	1989	-	100.0	..	36.7	..	..
Indonesia	1984	27.3	72.7	39.4	11.1	37.3	12.2
	1985	21.9	78.1	34.4	7.7	31.8	26.1
	1986	18.9	81.1	29.4	15.8	29.0	25.8
	1987	16.1	83.9	37.5	8.4	38.9	15.2
	1988	25.5	74.5	36.4	10.8	29.9	22.9
	1989	24.4	75.6	35.2	11.9	26.8	26.1
	1990	25.7	74.3	32.6	15.2	30.4	21.7
Iran, Islamic Rep. of	1984	7.3	92.7	16.7	23.5	53.3	6.5
	1985	5.6	94.4	19.3	23.4	46.1	11.3
	1986	8.0	92.0	21.8	25.7	32.7	19.8
	1987	7.8	92.2	24.7	27.5	29.1	18.6
	1988	9.0	91.0	29.0	26.0	25.5	19.5
Iraq	1984	-	100.0	12.4	41.4	32.7	13.4
	1985	-	100.0	13.4	43.1	31.1	12.5
	1986	-	100.0	15.5	54.5	24.4	5.6
Jamaica	1984	43.6	56.4	37.1	37.7	2.8	22.3
	1985	45.3	54.7	37.5	37.4	3.4	21.7
	1986	40.7	59.3	37.5	39.2	1.7	21.6
	1987	39.1	60.9	38.6	40.3	2.1	19.0
	1988	40.2	59.8	38.3	45.8	2.0	14.0
	1989	43.6	56.4	39.5	45.4	1.8	13.3
Jordan	1986	17.6	82.4	13.7	55.2	20.0	11.1
	1989	17.4	82.6	14.6	56.6	19.6	9.3
Kenya	1987	30.1	69.9	18.0	42.8	15.0	24.2
	1988	27.4	72.6	18.5	40.6	11.8	29.0
Korea, Republic of	1984	77.9	22.1	9.7	40.3	19.0	31.0
	1985	79.7	20.3	9.3	45.0	16.4	29.1
	1987	84.5	15.5	10.0	57.5	14.4	18.1
	1988	85.3	14.7	9.8	59.4	13.9	16.9
	1989	84.4	15.6	8.4	65.6	10.1	15.9
Kuwait	1986	11.4	88.6	21.2	26.5	28.4	7.0

Table 3

Structure of the insurance market by countries *(continued)*

Country	Year	Percentage of insurance lines (gross premiums)					
		Life (1)	Non-life (2)	Fire (1)	Auto (2)	Transports (3)	Others (4)
Lesotho	1984	..	..	26.5	41.7	15.3	16.5
	1985	0.8	99.2	18.5	38.5	29.5	13.6
	1986	..	..	22.3	34.8	26.8	16.0
	1987	..	..	17.4	30.7	36.5	15.4
	1988	31.2	68.8	20.3	34.2	23.7	21.7
Libyan Arab Jamahiriya	1986	2.0	98.0	26.6	14.9	41.2	17.4
	1987	1.9	98.1	28.9	15.6	35.8	19.7
Madagascar	1984	7.4	92.6	13.2	25.2	31.5	30.1
	1985	8.4	91.6	12.9	26.9	44.4	15.9
	1986	8.3	91.7	14.4	26.5	32.6	26.6
	1987	8.7	91.3	21.8	21.5	20.8	36.0
	1988	6.7	93.3	15.9	24.9	33.1	26.2
Malawi	1984	31.7	68.3	33.9	34.7	6.3	25.1
	1986	31.9	68.1	28.2	40.8	3.7	27.3
	1987	25.0	75.0	21.5	27.9	2.2	48.4
	1988	25.8	74.2	19.5	33.3	2.9	44.3
	1989	30.2	69.8	29.4	51.0	5.1	15.8
Malaysia	1984	31.8	68.2	27.8	30.4	11.7	30.0
	1985	35.3	64.7	28.1	30.1	11.8	30.0
	1986	39.9	60.1	28.8	32.1	11.3	27.9
	1987	..	..	31.9	29.5	11.8	26.8
	1988	..	..	31.9	30.6	11.5	26.0
	1989	39.3	60.7	28.7	34.8	10.8	25.6
Mali	1983	1.4	98.6	26.3	54.0	14.0	5.7
	1987	3.3	96.7	19.7	49.4	23.1	7.6
	1988	3.2	96.8	21.5	51.2	17.0	10.3
	1989	3.1	96.9	22.4	46.5	17.5	13.5
Malta	1984	20.2	79.8	25.7	39.3	22.5	12.6
	1985	20.0	80.0	26.9	41.5	20.5	11.1
	1986	20.3	79.7	32.8	38.7	22.4	6.0
	1987	20.0	80.0	32.8	37.1	24.2	5.9
	1988	20.5	79.5	32.8	40.2	21.6	5.4
	1989	22.3	77.7	34.7	42.7	16.7	5.8
Mauritania	1984	0.3	99.7	6.4	53.1	31.9	8.7
	1985	0.4	99.6	9.0	51.0	35.9	4.1
	1986	..	..	51.8	24.8	18.8	4.6
	1987	0.3	99.7	6.1	39.6	51.6	2.7
	1988	0.6	99.4	5.5	35.0	52.9	6.6
Mauritius	1984	..	..	29.4	30.5	15.3	24.8
	1985	..	..	30.5	31.4	13.9	24.1
	1986	..	..	36.2	24.7	13.1	26.0
	1987	..	..	29.5	33.5	13.1	23.9
	1988	47.1	52.9	26.9	37.4	12.7	22.9
	1989	48.1	51.9	24.6	40.7	12.9	21.8
Mexico	1984	24.5	75.5	21.8	42.6	17.4	18.2
	1985	27.3	72.7	24.0	38.5	16.8	20.7
	1986	31.3	68.7	26.7	31.0	18.4	23.9
	1987	34.7	65.3	28.6	28.2	19.7	23.5
	1988	40.3	59.7	27.7	36.2	17.6	18.5
	1989	41.0	59.0	22.9	46.2	14.7	16.2

Table 3

Structure of the insurance market by countries *(continued)*

Country	Year	Percentage of insurance lines (gross premiums)					
		Life (1)	Non-life (2)	Fire (1)	Auto (2)	Transports (3)	Others (4)
Morocco	1985	16.1	83.9	10.1	43.7	11.2	34.9
	1986	16.5	83.5	10.0	42.6	10.1	37.3
	1987	12.5	87.5	7.5	32.8	8.6	23.7
	1988	31.3	68.7	10.6	52.2	14.9	22.2
	1989	21.5	78.5	9.7	41.7	13.9	34.6
Mozambique	1984	6.3	93.7	15.9	28.4	31.9	23.8
	1985	5.9	94.1	15.7	21.5	35.2	27.6
	1986	6.4	93.6	12.8	16.2	33.6	37.5
	1987	2.7	97.3	5.4	11.2	62.1	21.3
	1988	2.0	98.0	4.9	12.8	55.2	27.1
	1989	1.3	98.7	4.1	26.2	47.6	22.2
	1990	2.8	97.2	8.2	34.5	33.9	23.5
Myanmar	1984	14.0	86.0	24.9	38.6	36.5	..
	1985	13.5	86.5	23.6	42.0	34.4	..
Nepal	1984	20.8	79.2	30.4	..	8.5	61.1
	1986	19.2	80.8	27.3	..	7.0	65.1
	1987	26.9	73.1	15.4	7.4	59.6	16.9
	1988	31.8	68.2	14.8	8.9	57.8	17.8
Nicaragua	1983	24.3	75.7	46.1	19.7	14.0	20.2
	1986	20.4	79.6	32.5	45.9	3.4	18.2
	1987	20.4	79.5	31.0	48.8	1.2	18.9
	1988	7.6	92.4	30.0	48.7	2.1	19.3
	1989	13.4	86.6	30.7	37.6	2.4	29.4
Niger	1987	1.1	98.9	16.4	45.0	28.5	10.2
Nigeria	1984	23.7	76.3	22.0	31.9	16.5	29.6
	1985	25.3	74.7	24.4	29.1	18.6	27.9
	1986	29.3	70.7	27.2	22.0	21.7	29.1
	1987	18.7	81.3	22.5	30.4	19.0	28.1
	1988	21.6	78.4	27.0	24.5	18.5	29.9
	1989	12.7	87.3	19.2	20.6	3.0	30.1
Oman	1984	7.6	92.4	19.1	43.2	21.1	16.6
	1985	8.7	91.3	17.4	43.6	20.2	18.8
	1986	8.6	91.4	19.4	46.0	18.5	16.1
	1987	8.5	91.5	18.5	45.5	21.1	15.0
	1988	10.9	89.1	19.7	45.6	20.0	14.7
	1989	13.0	87.0	19.4	47.9	16.9	15.8
	1990	12.5	87.5	20.0	45.0	18.6	16.4
Pakistan	1984	54.0	46.0	34.5	15.2	39.4	10.9
	1985	53.2	46.8	34.7	14.8	37.8	12.7
	1986	57.7	42.3	35.7	16.9	34.3	13.1
	1987	55.0	45.0	34.2	19.8	36.3	12.5
Panama	1984	49.3	50.7	25.8	38.2	14.5	21.5
Papua New Guinea	1984	-	100.0	27.2	43.4	14.4	15.0
	1985	-	100.0	27.2	45.8	11.0	16.0
	1986	-	100.0	29.5	34.9	10.1	25.5
	1987	-	100.0	27.7	24.1	11.7	36.5
	1988	-	100.0	26.5	26.3	9.8	37.3

Table 3

Structure of the insurance market by countries *(continued)*

Country	Year	Percentage of insurance lines (gross premiums)					
		Life (1)	Non-life (2)	Fire (1)	Auto (2)	Transports (3)	Others (4)
Paraguay	1986	3.1	96.9	31.4	39.6	7.9	21.2
	1987	3.5	96.5	30.5	38.2	8.7	22.1
	1988	4.3	95.7	33.0	41.2	9.1	16.8
	1989	3.6	96.4	25.8	38.1	7.7	28.4
Peru	1984	13.6	86.4	28.5	30.3	21.1	20.1
	1986	3.6	96.4	30.6	23.7	19.1	26.6
Philippines	1984	42.2	57.8	45.5	25.0	15.4	14.1
	1985	41.9	58.1	45.7	24.5	14.5	15.3
	1986	43.1	56.9	46.5	24.6	14.7	14.2
	1987	44.8	55.2	45.9	25.3	15.4	13.4
	1988	46.1	53.9	44.9	27.0	14.5	13.6
	1989	44.5	55.5	39.5	29.3	16.9	14.3
Qatar	1984	-	100.0	25.6	26.0	23.7	22.4
Romania	1987	43.2	56.8	18.5	38.7	33.8	8.9
	1988	40.6	59.4	20.5	38.2	25.3	16.0
	1989	41.9	58.1	20.4	38.0	25.3	16.4
	1990	40.8	59.2	18.5	43.4	24.9	13.2
Rwanda	1986	0.8	99.2	6.0	55.9	28.4	9.7
	1987	0.7	99.3	11.9	66.9	21.1	..
	1988	1.2	98.8	13.5	60.7	25.6	..
Saint Lucia	1984	34.2	65.8	47.4	46.7	2.5	3.3
	1985	39.0	61.0	37.6	49.9	3.4	9.1
	1986	30.5	69.5	24.6	51.3	2.9	21.2
	1987	31.2	68.8	29.8	49.2	1.7	19.3
	1988	35.2	64.8	32.3	51.5	3.3	12.9
	1989	36.2	63.8	30.6	62.1	2.3	5.0
Samoa	1987	-	100.0	40.3	43.0	8.2	8.5
	1988	-	100.0	41.1	40.6	9.3	8.8
	1989	-	100.0	46.6	38.7	7.6	7.9
Sao Tome and Principe	1986	5.5	94.5	38.9	4.1	40.0	17.0
	1987	7.7	92.3	6.0	63.5	22.5	8.0
	1988	5.3	94.7	4.3	68.5	15.1	12.1
	1989	5.3	94.7	4.3	68.5	15.1	12.1
Senegal	1987	54.9	45.1	14.2	46.7	17.4	21.7
Seychelles	1984	0.8	99.2	25.6	43.0	19.8	11.6
	1985	0.6	99.4	24.7	40.1	19.7	15.4
	1986	0.6	99.4	19.0	42.3	18.0	20.7
	1987	0.9	99.1	15.0	37.0	23.4	24.6
	1988	0.7	99.3	16.8	40.9	22.4	19.9
	1989	0.6	99.4	13.3	46.0	21.5	19.3
Singapore	1984	34.8	65.2	20.6	27.5	22.5	29.5
	1985	30.6	69.4	23.9	22.6	23.8	29.7
	1986	34.6	65.4	22.7	22.6	23.7	31.0
	1987	45.5	54.5	18.8	28.2	22.6	30.4
	1988	49.1	50.9	18.0	32.6	20.6	28.8
	1989	52.3	47.7	16.8	35.4	17.9	29.9
	1990	54.8	45.2	16.1	35.8	17.0	31.1

Table 3

Structure of the insurance market by countries *(continued)*

Country	Year	Percentage of insurance lines (gross premiums)					
		Life (1)	Non-life (2)	Fire (1)	Auto (2)	Transports (3)	Others (4)
Solomon Islands	1984	..	..	34.2	21.0	30.1	14.6
	1985	..	..	31.1	28.4	21.6	19.0
	1986	..	..	28.7	22.3	31.0	18.0
	1987	-	100.0	39.1	26.6	9.7	24.6
	1988	-	100.0	40.4	23.0	20.3	16.3
	1989	-	100.0	36.7	27.4	17.5	18.4
Sri Lanka	1984	19.8	80.2	37.4	26.8	18.9	16.9
	1986	8.4	91.6	37.1	32.5	17.3	13.1
Sudan	1984	1.7	98.3	19.2	26.5	40.2	14.1
	1986	1.3	98.7	21.5	25.0	45.6	7.9
	1987	50.5	49.5	20.6	23.8	47.8	7.7
	1988	50.6	49.4	19.3	25.6	49.6	5.5
	1989	50.6	49.4	19.3	31.9	41.8	7.0
Syrian Arab Republic	1984	4.7	95.3	16.2	32.9	44.0	6.8
	1985	4.4	95.6	14.7	34.2	44.4	6.8
	1986	7.6	92.4	20.2	52.5	18.5	8.9
	1987	3.5	96.5	14.3	32.8	46.4	6.6
	1988	2.4	97.6	18.8	41.2	34.0	6.0
	1989	2.3	97.7	20.7	43.8	29.1	6.4
	1990	2.0	98.0	19.8	38.1	36.4	5.7
Thailand	1984	51.4	48.6	43.1	33.2	9.7	14.0
	1985	52.7	47.3	42.9	32.7	8.5	15.9
	1986	53.9	46.1	40.5	35.0	7.6	17.0
	1987	54.1	45.9	36.0	37.2	7.8	19.0
	1988	54.8	45.2	33.2	43.3	8.8	14.8
	1989	54.1	45.9	29.3	49.2	8.1	13.4
Togo	1984	3.0	97.0	31.1	38.4	30.5	..
	1985	3.9	96.1	17.8	39.1	30.2	12.9
	1986	5.2	94.8	20.6	49.5	6.9	23.0
	1987	4.3	95.7	14.9	39.9	29.8	15.5
	1988	7.8	92.2	16.5	40.1	28.0	15.3
	1989	11.2	88.8	15.6	39.5	27.8	17.2
Trinidad and Tobago	1984	50.4	49.6	43.4	30.6	6.9	18.8
	1985	56.3	43.7	48.1	25.2	8.0	18.8
	1986	52.4	47.6	44.5	32.8	0.7	21.9
	1987	52.7	47.3	41.8	33.7	..	24.5
	1988	55.0	45.0	41.7	35.1	..	23.3
	1989	54.2	45.8	39.6	34.7	7.5	18.2
Tunisia	1984	35.2	64.8	12.3	50.3	21.4	15.9
	1985	5.4	94.6	8.4	32.0	15.0	44.7
	1986	34.6	65.4	14.4	49.8	19.3	16.5
	1987	36.8	63.2	17.1	48.5	17.9	16.5
	1988	37.0	63.0	17.2	46.8	19.6	16.3
	1989	37.1	62.9	17.4	46.7	18.8	17.0
Turkey	1984	1.1	98.9	22.8	15.3	35.3	26.6
	1985	1.6	98.4	21.4	16.1	34.8	27.6
	1986	4.5	95.5	23.1	19.0	21.1	36.7
	1989	14.4	85.6	28.8	46.5	18.0	6.7
	1990	19.4	80.6	25.8	53.9	15.1	5.2

Table 3

Structure of the insurance market by countries *(concluded)*

Country	Year	Percentage of insurance lines (gross premiums)					
		Life (1)	Non-life (2)	Fire (1)	Auto (2)	Transports (3)	Others (4)
Uganda	1984	19.0	81.0	22.2	25.9	37.0	14.8
	1985	12.7	87.3	21.8	27.5	37.8	12.9
	1986	10.1	89.9	20.1	21.9	29.4	28.6
	1987	11.7	88.3	25.3	27.8	35.4	11.4
	1988	9.8	90.2	21.1	26.3	34.3	17.9
	1989	7.4	92.6	25.7	28.0	25.8	20.5
United Arab Emirates	1985	9.7	90.3	23.2	44.2	30.5	2.0
	1986	10.1	89.9	25.3	41.6	31.2	1.8
	1987	10.5	89.5	25.3	38.6	34.1	1.9
	1988	11.6	88.4	22.2	43.1	32.9	1.8
	1989	12.7	87.3	22.5	47.9	27.9	1.7
United Republic of Tanzania	1984	19.5	80.5	29.2	29.1	14.6	27.0
	1985	22.0	78.0	28.6	29.8	18.2	23.4
	1986	18.1	81.9	25.5	28.4	30.3	15.8
	1987	17.2	82.8	18.8	39.7	25.5	16.0
	1988	11.3	88.7	24.4	38.1	23.1	14.4
Uruguay	1983	8.5	91.5	16.7	33.1	8.9	41.3
Venezuela	1984	30.7	69.3	31.0	32.8	12.2	24.1
	1985	30.8	69.2	25.2	35.4	12.1	27.4
	1986	31.0	69.0	22.8	38.2	12.7	26.3
Viet Nam	1984	100.0	-	19.4	46.1	34.5	-
	1985	-	100.0	-	19.6	41.8	38.7
	1986	-	100.0	..	8.5	71.0	19.9
Yugoslavia, former	1984	6.1	93.9	42.4	23.4	15.0	19.1
	1985	5.0	95.0	42.5	23.6	17.0	16.9
Zaire	1984	3.8	96.2	12.7	35.6	31.5	20.1
	1985	5.1	94.9	10.9	32.6	37.4	19.1
	1986	4.6	95.4	9.2	40.0	32.9	17.9
Zambia	1984	29.6	70.4	30.4	29.8	19.3	20.5
	1985	28.1	71.9	24.6	33.4	24.0	18.0
	1986	22.6	77.4	21.4	32.7	31.3	14.6
	1987	19.3	80.7	19.1	44.5	22.4	14.0
	1988	18.1	81.9	19.1	50.8	16.6	13.4
	1989	16.1	83.9	16.5	56.5	17.2	9.8
Zimbabwe	1986	67.0	33.0	32.6	31.9	6.1	29.4

II. The economic significance of insurance markets

12. The economic significance of the insurance industry of a country can be evaluated by means of the ratio of total insurance premiums to the gross domestic product (GDP). This value is not affected by currency fluctuations and represents therefore an important information tool. It is worth noting that the value of this ratio was of 7.77 per cent in 1990 for OECD countries (United States 10.37 per cent, United Kingdom 10.42 per cent, and Japan 8.52 per cent). While the average value of this ratio for the countries surveyed under this study was only 1.64 per cent (latest available figure). Table 5 shows the value of the ratio gross premium to GDP for the life and non-life insurance sector for each country.

13. Table 5 also indicates the per capita premium volume expressed in United States dollars in order to make possible to some extent a comparison between the countries. However, macro-economic factors, such as high inflation rates or high currency exchange rate fluctuations may under this comparison be difficult or even irrelevant for some countries. It is worth noting that the per capita premium was US$745 for OECD countries (United States US$1,384, United Kingdom US$712 and Japan US$509) while only eleven countries listed in table 5 had a total premium volume per head of population greater, than US$100 and another seven countries had a per capita premium figure of between US$50 and US$100.

14. Table 4 shows that the ratio of total premiums to GDP is larger than 3 per cent in 13 countries while a ratio smaller than 1 per cent is shown in 41 countries. There are, however, discrepancies between the different regions and even within regions. The average value of this ratio of premium to GDP is 1.4 per cent and 1.8 per cent for Africa and Asia respectively (only 0.96 per cent for Asia if Newly Industralized Countries are taken out of the calculation), but its value is of 2.4 per cent for the Latin American and Caribbean region.

Table 4

Total insurance premiums as percentage of GDP
(Breakdown of 99 developing countries by region)

Region	3% of GDP and over	1% to 3% of GDP	0.5% to 1% of GDP	Less than 0.5% of GDP
Africa (less northern Arab countries) (37)	3	16	14	4
Asia and Pacific (19)	4	7	4	4
Arab countries (14)	0	9	3	2
Latin America and Caribbean (24)	6	10	5	3
Other (European) (5)	0	3	2	0
Total (99)	**13**	**45**	**28**	**13**

Table 5

The Economic Significance of Insurance Markets

Country	Year	Gross premiums as percentage of gross domestic product		Gross premiums per head in US dollars	
		Life (1)	Non-life (2)	Life (3)	Non-life (4)
Afghanistan	1984	..	0.06	..	0.19
	1986	..	0.06	..	0.19
	1989	..	0.09	..	0.55
	1990	..	..	..	0.45
Algeria	1986	0.07	1.33	1.83	36.13
	1987	0.05	1.33	1.45	36.65
	1988	0.04	1.41	1.00	32.32
	1989	0.03	1.55	0.57	28.77
Angola	1984	0.25	1.61	1.50	9.85
	1985	0.28	1.58	1.70	9.62
	1986	0.33	1.31	2.08	8.41
	1987	0.25	1.61	1.80	11.24
	1988	0.22	1.46	1.63	10.69
Argentina	1983	0.32	..	..	..
	1984	1.39	..	..	..
	1985	..	3.20	..	..
	1986	0.46	3.75	..	..
	1987	0.20	1.67	..	..
	1988	0.10	1.04	..	..
Bahamas	1984	3.10	3.78	218.34	266.38
	1985	4.12	2.41	330.47	193.13
	1986	4.15	2.67	365.55	235.29
	1987	4.13	2.75	396.69	264.46
	1988	4.15	2.71	434.96	284.55
	1989	4.10	2.44	434.26	258.96
Bahrain	1986	0.18	1.60	13.21	114.82
Bangladesh	1983	0.07	0.20	0.11	0.30
Barbados	1984	1.89	3.21	85.70	145.93
	1985	2.01	3.27	95.12	154.93
	1986	2.12	3.37	109.74	174.32
	1987	2.11	3.36	120.40	191.45
	1988	2.24	3.38	135.12	204.51
	1989	2.32	3.46	154.67	230.06
Benin	1986	0.02	0.51	0.07	1.66
	1987	0.02	0.57	0.06	2.10
	1988	0.01	0.58	0.04	2.17
	1990	..	0.53	0.02	2.18
Bhutan	1984	0.08	0.41	0.11	0.55
	1985	0.08	0.42	0.11	0.59
	1986	0.07	0.45	0.12	0.70
	1987	0.06	0.40	0.12	0.77
	1988	0.06	0.50	0.12	0.96
Bolivia	1984	0.01	0.68	0.14	3.49
	1985	0.02	0.76	0.16	2.59
	1989	0.03	0.38	0.23	2.98

Table 5

The Economic Significance of Insurance Markets *(continued)*

Country	Year	Gross premiums as percentage of gross domestic product		Gross premiums per head in US dollars	
		Life (1)	Non-life (2)	Life (3)	Non-life (4)
Botswana	1984	0.29	0.98	3.03	10.13
	1985	0.36	1.00	3.20	9.01
	1986	0.30	0.97	3.49	11.37
Brazil	1984	0.13	0.68	..	..
	1985	0.14	0.77	1.44	7.89
	1986	0.15	0.82	4.03	21.82
	1987	0.15	0.81	2.99	16.70
	1988	0.12	0.81	2.71	18.79
Burkina Faso	1986	0.03	0.66	0.05	1.19
Burundi	1984	..	0.76	..	1.66
	1985	..	0.79	..	1.94
	1986	0.01	0.89	0.02	2.25
Cameroon	1984	0.09	1.07	0.69	8.05
	1985	0.10	0.98	0.87	8.36
	1986	0.10	0.76	1.17	8.81
Cape Verde	1984	..	1.74	..	7.48
	1985	..	1.90	..	8.36
	1986	0.01	1.56	0.03	9.14
	1987	..	1.37	..	10.04
	1988	..	1.18	..	9.76
Central African Republic	1984	..	0.45	..	1.11
	1987	..	0.32	..	1.20
	1988	..	0.30	..	1.14
	1989	0.10	0.43	0.38	1.60
Chad	1984	..	0.23	..	0.31
	1989	..	0.35	..	0.80
	1990	..	0.40	0.01	0.96
Chile	1984	1.00	0.85	15.14	12.97
	1985	1.03	0.95	13.62	12.48
	1986	1.00	1.04	13.61	14.16
	1987	1.13	1.07	17.03	16.21
	1988	1.11	1.08	19.31	18.75
	1989	1.30	1.20	25.48	23.53
	1990	1.77	1.20	37.34	25.36
China	1984	0.09	0.28	.	.
	1985	0.05	0.34	.	.
	1986	0.11	0.42	.	.
	1987	0.14	0.52	.	.
	1988	0.16	0.56	.	.
Colombia	1987	0.33	1.00	3.88	11.84
Congo	1983	0.01	0.98	0.12	11.27
	1989	..	..	0.01	0.01

Table 5

The Economic Significance of Insurance Markets ***(continued)***

Country	Year	Gross premiums as percentage of gross domestic product		Gross premiums per head in US dollars	
		Life (1)	Non-life (2)	Life (3)	Non-life (4)
Costa Rica	1984	0.19	1.82	2.77	26.01
	1985	0.19	1.60	2.84	23.78
	1986	0.21	1.64	3.42	26.60
	1987	0.22	1.84	3.64	29.83
	1988	0.22	1.91	3.43	30.38
	1989	0.22	1.96	3.88	34.35
Cuba	1986	..	0.26	.	.
	1987	..	0.35	.	.
	1988	..	0.37	.	.
Cote d'Ivoire	1988	0.16	1.50	1.45	13.89
	1989	0.19	1.61	1.55	13.04
Cyprus	1984	0.81	1.28	27.98	44.38
	1985	0.87	1.30	31.67	47.31
	1987	1.05	1.37	57.15	74.65
	1988	1.11	1.39	68.80	86.43
	1989	1.23	1.43	80.53	94.06
Dominican Republic	1985	0.29	1.15	2.04	8.03
	1986	0.56	1.15	4.60	9.56
Ecuador	1984	0.05	0.63	0.69	8.98
	1985	0.04	0.53	0.68	9.14
	1986	0.07	0.89	0.79	10.45
	1987	0.08	0.95	0.81	10.26
	1988	0.07	0.92	0.69	9.17
Egypt	1984	0.17	0.91	1.72	8.95
	1986	0.17	0.93	2.14	11.41
	1987	0.20	1.06	2.53	13.69
	1988	0.19	1.02	2.89	15.45
El Salvador	1984	0.62	0.72	6.20	7.19
	1985	0.61	0.73	7.40	8.80
	1986	0.50	0.75	4.26	6.33
	1987	0.51	0.95	4.83	9.04
	1988	0.44	0.74	4.82	8.19
	1989	0.46	0.94	5.89	11.97
	1990	0.40	0.92	4.69	10.62
Ethiopia	1984	0.04	1.29	0.05	1.49
	1985	0.04	1.47	0.05	1.63
	1986	1.49	1.43	1.77	1.70
	1987	1.59	1.49	1.89	1.77
	1988	1.36	1.28	1.64	1.55
	1989	1.18	1.09	1.48	1.37
Fiji	1984	1.47	1.89	25.19	32.37
	1985	1.47	1.55	23.99	25.28
	1986	1.46	1.53	26.67	27.89
	1987	1.41	1.32	23.34	21.73
	1988	1.51	1.26	23.40	19.50
	1989	1.19	1.14	20.76	19.91

Table 5

The Economic Significance of Insurance Markets *(continued)*

Country	Year	Gross premiums as percentage of gross domestic product		Gross premiums per head in US dollars	
		Life (1)	Non-life (2)	Life (3)	Non-life (4)
Gabon	1984	0.04	1.38	1.46	51.74
	1987	0.06	2.37	1.79	76.52
	1988	0.09	2.01	2.94	62.97
	1989	0.15	1.61	4.98	52.38
Gambia	1983	0.03	0.92	0.11	3.06
Ghana	1983	0.02	0.23	0.27	4.09
	1984	0.05	0.38	0.29	2.29
	1985	0.02	0.48	0.08	2.38
	1986	0.02	0.68	0.10	2.95
	1987	0.06	0.55	0.22	1.96
	1988	0.07	0.47	0.24	1.74
	1989	0.07	0.09	0.24	0.33
Guatemala	1984	0.29	0.50	3.55	6.11
	1985	0.36	0.58	5.00	8.08
	1986	0.59	0.57	6.07	5.83
	1987	0.63	0.65	5.28	5.44
	1988	0.23	0.76	2.10	6.87
	1989	0.21	0.58	1.96	5.50
Guyana	1984	2.21	2.46	12.49	13.88
	1985	2.18	2.06	12.73	12.06
Honduras	1984	1.41	1.61	10.75	12.25
	1986	0.70	0.77	5.84	6.42
	1987	0.71	0.69	6.13	6.03
	1988	0.70	0.63	6.50	5.84
	1989	0.67	0.67	6.56	6.55
	1990	0.61	0.68	3.43	3.79
India	1984	0.67	0.43	1.83	1.16
	1985	0.68	0.44	1.88	1.22
	1987	..	0.50	..	1.60
	1988	..	0.59	..	2.07
	1989	..	0.51	..	1.69
Indonesia	1984	0.15	0.40	0.80	2.14
	1985	0.16	0.56	0.75	2.66
	1986	0.17	0.74	0.53	2.26
	1987	0.15	0.74	0.39	2.03
	1988	0.21	0.61	0.73	2.13
	1989	0.21	0.65	0.83	2.56
	1990	0.23	0.71	0.94	2.71
Iran, Islamic Rep. of	1984	0.02	0.25	0.69	0.88
	1985	0.01	0.24	0.52	0.88
	1986	0.02	0.20	0.77	0.89
	1987	0.02	0.19	0.88	1.04
	1988	0.02	0.18	1.09	1.10
Iraq	1984	..	0.92	..	29.69
	1985	..	0.96	..	31.14
	1986	..	1.01	..	31.00

Table 5

The Economic Significance of Insurance Markets *(continued)*

Country	Year	Gross premiums as percentage of gross domestic product: Life (1)	Gross premiums as percentage of gross domestic product: Non-life (2)	Gross premiums per head in US dollars: Life (3)	Gross premiums per head in US dollars: Non-life (4)
Jamaica	1984	2.54	3.30	26.50	34.32
	1985	2.70	3.26	23.52	28.44
	1986	2.50	3.65	26.17	38.14
	1987	2.32	3.61	28.64	44.67
	1988	2.40	3.57	34.51	51.30
	1989	2.59	3.34	41.70	53.94
Jordan	1986	0.22	1.05	3.72	17.45
	1989	0.23	1.11	2.65	12.61
Kenya	1987	0.02	0.04	..	0.01
	1988	0.02	0.04	..	0.01
Korea, Republic of	1984	4.24	1.20	92.31	26.15
	1985	5.31	1.35	109.77	28.00
	1987	6.90	1.26	227.16	41.58
	1988	7.53	1.29	335.87	57.79
	1989	8.56	1.57	425.66	78.39
Kuwait	1986	0.13	0.98	12.21	94.70
Lesotho	1984	..	1.35	..	2.79
	1985	0.01	1.66	0.02	2.67
	1986	..	1.75	..	3.07
	1987	..	2.27	..	5.18
	1988	0.84	1.85	2.28	5.02
Libyan Arab Jamahiriya	1986	0.01	0.61	0.82	39.67
	1987	0.01	0.60	0.85	42.94
Madagascar	1984	0.06	0.69	0.13	1.66
	1985	0.07	0.73	0.15	1.67
	1986	0.07	0.77	0.18	1.96
	1987	0.06	0.59	0.11	1.13
	1988	0.07	0.90	0.10	1.40
Malawi	1984	0.62	1.34	1.07	2.31
	1986	0.58	1.24	0.89	1.90
	1987	0.63	1.89	0.95	2.86
	1988	0.57	1.64	0.92	2.65
	1989	0.61	1.40	0.98	2.27
Malaysia	1984	0.96	2.07	21.38	45.93
	1985	1.19	2.17	23.61	43.24
	1986	1.41	2.12	24.27	36.54
	1987	..	2.08	..	39.71
	1988	..	1.95	..	39.85
	1989	1.36	2.10	29.11	45.02
Mali	1983	0.01	0.53	0.01	0.77
	1987	0.02	0.49	0.04	1.17
	1988	0.02	0.50	0.04	1.18
	1989	0.02	0.51	0.04	1.18
Malta	1984	0.55	2.15	16.03	63.16
	1985	0.54	2.17	15.99	64.07
	1986	0.56	2.21	21.12	83.08

Table 5

The Economic Significance of Insurance Markets *(continued)*

Country	Year	Gross premiums as percentage of gross domestic product		Gross premiums per head in US dollars	
		Life (1)	Non-life (2)	Life (3)	Non-life (4)
Malta (continued)	1987	0.56	2.22	25.30	101.18
	1988	0.57	2.21	29.79	115.89
	1989	0.58	2.02	31.79	110.54
Mauritania	1984	..	1.13	0.02	4.76
	1985	..	0.91	0.01	3.50
	1986	..	1.64	..	7.27
	1987	..	1.01	0.01	4.92
	1988	0.01	1.06	0.03	5.33
Mauritius	1984	..	1.53	..	15.78
	1985	..	1.43	..	15.11
	1986	..	2.24	..	31.76
	1987	..	1.42	..	25.01
	1988	1.41	1.59	27.79	31.15
	1989	1.49	1.61	29.59	31.93
Mexico	1984	0.21	0.65	5.02	15.47
	1985	0.25	0.67	6.12	16.28
	1986	0.33	0.71	5.47	11.98
	1987	0.36	0.67	6.33	11.93
	1988	0.47	0.70	9.94	14.73
	1989	0.49	0.70	12.07	17.36
Morocco	1985	0.31	1.60	1.79	9.35
	1986	0.29	1.49	2.21	11.17
	1987	0.30	2.11	2.43	16.99
	1988	0.51	1.12	4.74	10.40
	1989	0.35	1.30	3.26	11.95
Mozambique	1984	0.05	0.73	0.08	1.24
	1985	0.04	0.59	0.08	1.32
	1986	0.04	0.58	0.11	1.55
	1987	0.01	0.52	0.01	0.49
	1988	0.01	0.71	0.01	0.57
	1989	0.01	0.71	0.01	0.49
	1990	0.02	0.75	0.01	0.48
Myanmar	1984	0.08	0.52	0.15	0.90
	1985	0.07	0.45	0.12	0.79
Nepal	1984	0.07	0.28	0.10	0.40
	1986	0.08	0.34	0.11	0.46
	1987	0.08	0.23	0.13	0.34
	1988	0.09	0.20	0.15	0.31
Nicaragua	1983	0.35	1.09	..	..
	1986	0.26	1.02	4.83	18.85
	1987	0.24	0.95	23.92	92.86
	1988	0.00	0.02	0.14	1.71
	1989	0.00	0.02	0.25	1.62
Niger	1987	0.01	0.63	0.02	1.99
Nigeria	1984	0.19	0.62	1.80	5.80
	1985	0.19	0.57	1.70	5.03
	1986	0.25	0.61	1.11	2.68

Table 5

The Economic Significance of Insurance Markets *(continued)*

Country	Year	Gross premiums as percentage of gross domestic product Life (1)	Non-life (2)	Gross premiums per head in US dollars Life (3)	Non-life (4)
Nigeria (continued)	1987	0.16	0.71	0.45	1.96
	1988	0.14	0.52	0.45	1.64
	1989	0.09	0.59	0.25	1.73
Oman	1984	0.08	0.94	5.65	68.44
	1985	0.08	0.87	6.60	69.12
	1986	0.11	1.16	6.06	64.63
	1987	0.09	0.93	4.98	53.29
	1988	0.11	0.93	6.07	49.73
	1989	0.12	0.80	6.86	45.74
	1990	0.10	0.69	6.83	47.77
Pakistan	1984	0.29	0.24	0.99	0.84
	1985	0.31	0.27	0.99	0.87
	1986	0.39	0.28	1.28	0.94
	1987	0.39	0.32	1.42	1.16
Panama	1984	1.77	1.82	.	.
Papua New Guinea	1984	..	1.33	..	9.95
	1985	..	1.36	..	9.42
	1986	..	1.72	..	12.88
	1987	..	1.36	..	11.85
	1988	..	1.45	..	14.28
Paraguay	1986	0.02	0.72	0.33	10.19
	1987	0.03	0.69	0.29	7.98
	1988	0.03	0.70	0.46	10.39
	1989	0.03	0.79	0.31	8.31
Peru	1984	0.11	0.73	1.46	9.31
	1986	0.03	0.92	0.46	12.40
Philippines	1984	0.43	0.59	2.52	3.46
	1985	0.44	0.61	2.45	3.39
	1986	0.46	0.60	2.41	3.18
	1987	0.49	0.60	2.80	3.45
	1988	0.51	0.59	3.22	3.77
	1989	0.51	0.64	3.57	4.44
Qatar	1984	0.00	0.83	..	180.13
Romania	1987	0.25	0.32	6.23	8.19
	1988	0.28	0.40	7.17	10.51
	1989	0.33	0.45	7.58	10.50
	1990	0.32	0.47	5.24	7.60
Rwanda	1986	0.01	0.73	0.02	2.30
	1987	0.01	0.86	0.02	2.92
	1988	0.01	0.74	0.03	2.63
Saint Lucia	1984	1.44	2.78	.	.
	1985	2.11	3.29	.	.
	1986	1.53	3.49	.	.
	1987	1.71	3.79	.	.
	1988	1.86	3.42	.	.
	1989	2.24	3.94	.	.

Table 5

The Economic Significance of Insurance Markets *(continued)*

Country	Year	Gross premiums as percentage of gross domestic product		Gross premiums per head in US dollars	
		Life (1)	Non-life (2)	Life (3)	Non-life (4)
Samoa	1987	..	0.99	.	.
	1988	..	1.02	.	.
	1989	..	12.29	.	.
Sao Tome and Principe	1986	0.04	0.68	.	.
	1987	0.04	0.43	.	.
	1988	0.04	0.72	.	.
	1989	0.03	0.53	.	.
Senegal	1987	1.26	1.03	8.40	6.90
Seychelles	1984	0.01	1.73	0.03	3.58
	1985	0.01	1.81	0.03	4.72
	1986	0.01	1.68	0.03	5.19
	1987	0.01	1.10	0.04	4.05
	1988	0.01	1.61	0.04	6.50
	1989	0.01	1.64	0.05	7.30
Singapore	1984	0.83	1.56	61.64	115.48
	1985	0.87	1.98	60.40	137.08
	1986	1.03	1.94	70.40	133.21
	1987	1.20	1.44	93.18	111.72
	1988	1.32	1.37	122.77	127.38
	1989	1.49	1.36	160.35	146.49
	1990	1.69	1.39	215.13	177.52
Solomon Islands	1984	..	0.91	..	6.04
	1985	..	1.00	..	5.92
	1986	..	1.00	..	5.17
	1987	..	1.17	..	5.93
	1988	..	1.31	..	7.73
	1989	..	1.28	..	7.39
Sri Lanka	1984	0.15	0.59	0.53	2.15
	1986	0.03	0.32	0.11	1.20
Sudan	1984	0.01	0.59	0.04	2.42
	1986	0.01	0.52	0.03	2.02
	1987	0.55	0.54	2.45	2.41
	1988	0.62	0.60	2.24	2.19
	1989	0.70	0.68	3.09	3.01
Syrian Arab Republic	1984	0.03	0.53	0.50	10.21
	1985	0.03	0.56	0.53	11.57
	1986	0.03	0.38	0.73	8.92
	1987	0.02	0.53	0.56	15.54
	1988	0.01	0.34	0.12	4.89
	1989	0.01	0.31	0.11	4.78
	1990	0.01	0.29	0.12	5.75
Thailand	1984	0.58	0.55	4.78	4.52
	1985	0.63	0.57	4.60	4.13
	1986	0.66	0.56	5.26	4.50
	1987	0.71	0.60	6.55	5.55
	1988	0.75	0.62	8.37	6.91
	1989	0.83	0.70	10.63	9.02

Table 5

The Economic Significance of Insurance Markets *(continued)*

Country	Year	Gross premiums as percentage of gross domestic product		Gross premiums per head in US dollars	
		Life (1)	Non-life (2)	Life (3)	Non-life (4)
Togo	1984	0.03	1.09	0.08	2.58
	1985	0.04	1.05	0.10	2.56
	1986	0.05	0.82	0.15	2.75
	1987	0.05	1.15	0.20	4.39
	1988	0.10	1.15	0.40	4.72
	1989	0.13	0.99	0.51	4.06
Trinidad and Tobago	1984	1.89	1.86	128.21	126.02
	1985	2.27	1.76	142.15	110.49
	1986	3.04	2.76	123.92	112.68
	1987	3.09	2.77	124.66	111.83
	1988	3.13	2.55	116.80	95.44
	1989	2.65	2.24	94.21	79.54
Tunisia	1984	0.54	0.99	6.13	11.25
	1985	0.09	1.60	1.04	18.25
	1986	0.58	1.09	6.88	13.01
	1987	0.55	0.94	6.97	11.95
	1988	0.54	0.92	7.03	11.99
	1989	0.54	0.91	6.83	11.59
Turkey	1984	0.01	0.57	0.06	5.72
	1985	0.01	0.58	0.10	6.09
	1986	0.03	0.57	0.30	6.43
	1989	0.09	0.54	1.31	7.75
	1990	0.16	0.67	3.09	12.88
Uganda	1984	0.05	0.23	0.08	0.36
	1985	0.03	0.20	0.06	0.43
	1986	0.02	0.20	0.05	0.47
	1987	0.03	0.21	0.07	0.53
	1988	0.02	..	0.07	..
	1989	0.02	0.25	0.05	0.65
United Arab Emirates	1985	0.10	0.95	20.49	191.10
	1986	0.13	1.17	20.26	180.36
	1987	0.13	1.10	21.08	180.48
	1988	0.15	1.12	23.86	180.27
	1989	0.14	0.97	25.15	172.86
United Republic of Tanzania	1984	0.20	0.81	0.54	2.22
	1985	0.19	0.68	0.60	2.13
	1986	0.19	0.85	0.41	1.83
	1987	0.17	0.82	0.26	1.23
	1988	0.13	1.05	0.18	1.45
Uruguay	1983	0.09	1.06	1.68	18.09
Venezuela	1984	0.55	1.24	19.73	44.47
	1985	0.62	1.38	22.21	49.90
	1986	0.74	1.66	25.59	56.99
Viet Nam	1984	..	6.10	..	7.01
	1985	..	6.82	..	0.99
	1986	..	3.71	..	0.20

Table 5

The Economic Significance of Insurance Markets ***(concluded)***

		Gross premiums as percentage of gross domestic product		Gross premiums per head in US dollars	
Country	Year	Life (1)	Non-life (2)	Life (3)	Non-life (4)
Yugoslavia, former	1984	0.10	1.65	2.05	31.88
	1985	0.08	1.59	1.59	30.34
Zaire	1984	0.03	0.76	0.03	0.69
	1985	0.05	0.92	0.05	0.86
	1986	0.05	0.96	0.05	0.99
Zambia	1984	0.87	2.07	3.57	8.49
	1985	0.77	1.97	2.52	6.46
	1986	0.56	1.91	1.30	4.46
	1987	0.50	2.10	1.42	5.93
	1988	0.45	2.04	2.15	9.73
	1989	0.38	1.98	2.10	10.91
Zimbabwe	1986	3.82	1.88	22.16	10.91

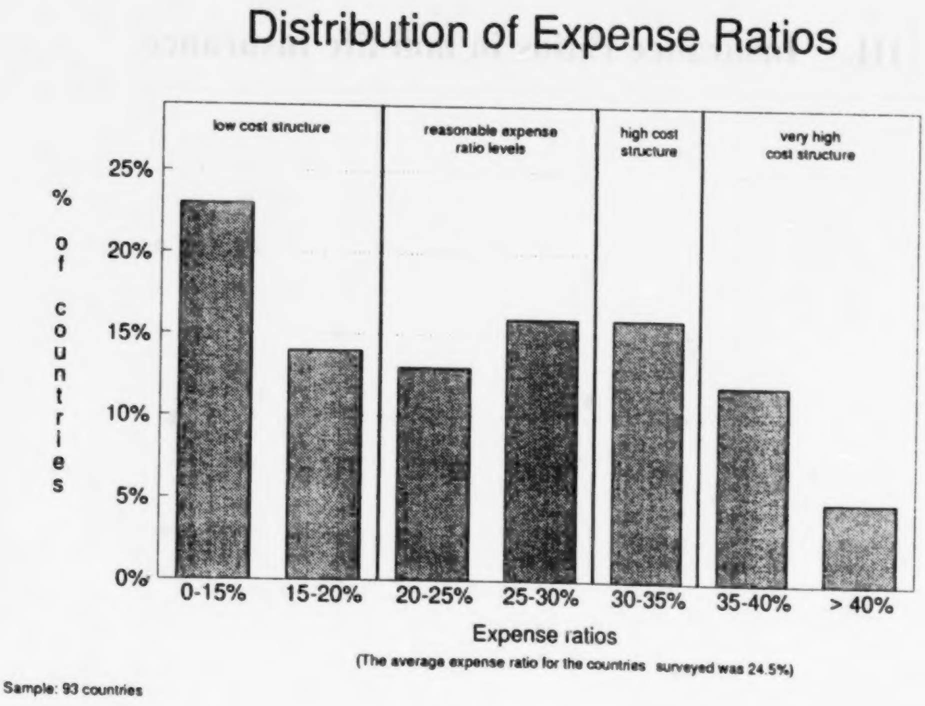
III. Insurance ratios in non-life insurance.

15. For some countries where data are available for at least a series of five years it would be possible to make an accurate evaluation of the performance of their insurance markets. In this, however, underwriting cycles have be taken into account and comparison between countries should be handled with the necessary caution. Therefore the analysis hereafter can only be considered as partial because it is based only on the latest reported figures and thus does not use time-series.

16. To evaluate the performance of insurance markets, loss ratios and expenses ratios (administrative plus acquisition costs to gross premium) have to be considered. Regarding the cost structure of the surveyed countries Figure 2. shows the distribution of the value of expenses ratios among surveyed countries. (Data were available for 93 countries). The average expenses ratio for the total non-life business for the surveyed countries amounted to 24.5 per cent. It can also noted that 16 countries had expenses ratios higher than 35 per cent, which can be considered as very high.
On the other side 21 countries showed expenses ratios below 15 per cent and 28 countries had figures in the 20 to 30 per cent bracket, which are reasonable levels. Cost structures differ widely.

Figure 2

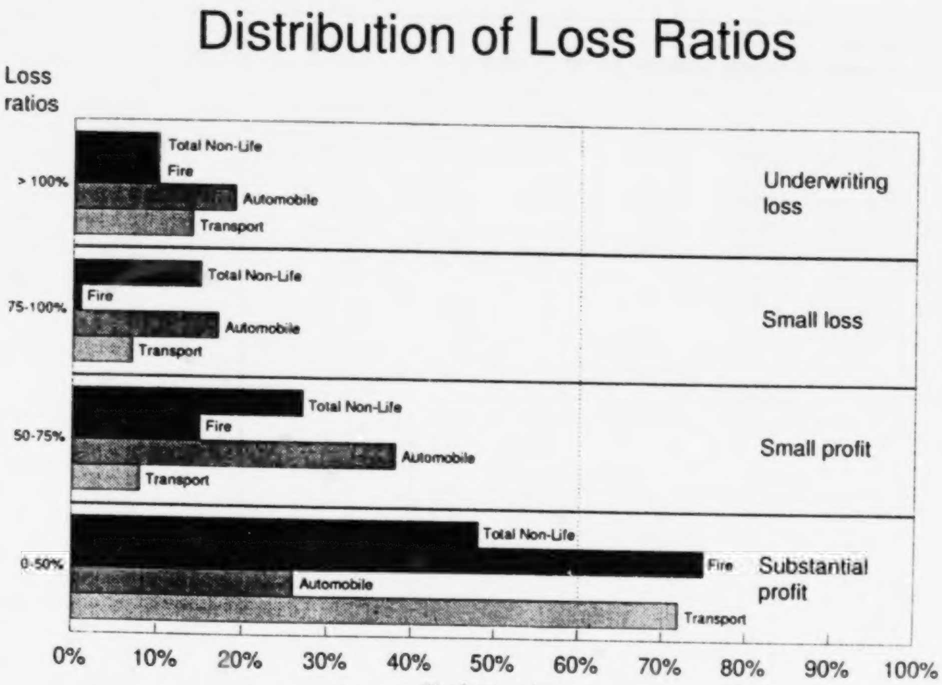
Distribution of expenses ratios among surveyed countries



17. Regarding the performance of the different insurance markets Figure 3. shows the distribution of underwriting results by line of business among surveyed countries. Nine countries had loss ratios in their total non-life business exceeding 100 per cent. More interesting, twenty-three countries had loss ratios in their total non-life insurance line above the 75 per cent mark, which more or less could be considered as a break-even point. (The average expense ratio for all the countries under this survey amounted to 24.5). Also interesting to note is that 45 countries had loss ratios for their total non-life line of business lower than 50 per cent, a level at which undewriting profits could be regarded as substantial. The nature of the business should however be taken into account in this relation. Loss ratios in business lines as Fire and Transport are prone to heavy fluctuations from one year to an other because of their exposure to catastrophic events. Their profitability can only be judged over a certain number of years. Automobile insurance is more stable and fluctuations occur within a smaller band, unless drastic measures either at the rating or at the regulatory level are taken. Also changes touching the general environment of road traffic might influence heavily underwriting results.

Figure 3

Distribution of loss ratios of the different business lines among countries surveyed



Sample: 93 countries

18. As shown in Table 7 the great majority of developing countries are net importers of reinsurance. The overall retention ratio (ratio of net premium to gross premium) which measures the retention of a national insurance market is less than 50 per cent for 16 countries and between 50 and 70 per cent for an additional forty three countries. The Fire and Transport insurance business lines are most heavily reinsured, while in the Automobile line, excess of loss reinsurance treaties are usually subscribed to, which implies that a majority of countries have to retain a large share of the risks.

Table 7

Retention capacity (number of countries)

Business line	Retention ratio			
	Less than 50%	50% to 70%	70% to 90%	More than 90%
Total Non-Life	16	43	25	15
Automobile	0	6	30	63
Fire*	50	18	12	16
Transport*	54	20	9	13

Sample: 99 countries

*For fire and transport, data only available for 96 countries

Table 6

Insurance ratios in non-life insurance

Country		Loss ratio (gross)				Expenses ratio	Retention ratio			
		Total	Fire	Auto	Trans-ports	Total	Total	Fire	Auto	Trans-ports
	Year	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Afghanistan										
	1984	29.9	30.0	14.9	31.3	..	28.2	51.4	80.1	14.5
	1986	62.0	30.8	82.4	69.5	9.6	49.4	77.0	80.0	37.6
	1989	..	44.1	14.5	..	..	52.4	64.4	84.6	46.1
	1990	..	71.2	34.1	..	..	56.2	133.4	144.4	14.2
Algeria										
	1986	218.4	81.5	311.5	255.2	14.4	85.1	57.1	..	51.7
	1987	197.9	60.4	307.7	195.8	13.3	96.3	91.4	..	74.6
	1988	193.3	60.1	283.7	211.1	..	92.8	62.2	..	98.7
	1989	171.3	38.2	235.0	163.5	22.1	93.1	63.9	..	76.8
Angola										
	1984	36.7	-3.3	34.7	54.7	..	35.5	34.8	..	32.3
	1985	38.7	1.3	46.3	54.0	..	26.0	26.4	..	18.0
	1986	31.9	1.5	53.2	36.6	17.0	29.7	21.1	..	14.4
	1987	23.4	5.8	68.2	14.8	7.0	43.3	47.0	..	37.8
	1988	29.1	0.1	81.7	24.8	6.2	42.5	50.6	..	42.6
Argentina										
	1983	46.1	11.6	50.5	44.0	32.4	84.6	51.2	97.0	64.9
	1984	..	..	..	..	..	90.1	63.4	95.4	58.0
	1985	42.7	..	..	..	38.9	72.5	..	..	..
	1986	..	..	..	..	..	74.8	42.6	95.4	57.0
	1987	..	..	..	..	..	77.9	98.0	95.4	49.2
	1988	..	..	..	..	41.1	71.9	38.6	91.0	39.3
Bahamas										
	1984	..	..	..	..	..	100.0	..	..	..
	1985	42.2	..	..	..	31.1	84.4	..	..	..
	1986	37.5	26.3	48.1	25.0	30.4	..	..	..	..
	1987	35.9	31.8	42.4	25.0	31.3	76.6	..	..	..
	1988	71.4	37.5	96.4	240.0	28.6	77.1	..	..	..
	1989	..	..	..	..	30.8	76.9	..	..	..
Baharain										
	1986	70.1	62.0	86.1	48.7	..	39.8	..	..	..
Bangladesh										
	1983	106.5	41.9	140.0	109.4	14.5	60.6	78.8	..	48.2
Barbados										
	1984	45.9	43.8	49.7	60.2	8.5	58.7	27.3	86.3	33.3
	1985	57.1	64.0	56.0	37.4	6.9	59.9	32.5	83.1	35.9
	1986	44.7	32.4	59.0	43.7	15.0	59.0	28.4	85.2	34.1
	1987	86.0	47.6	116.9	81.0	24.0	62.5	29.1	89.1	38.2
	1988	84.8	50.7	109.8	55.6	23.8	60.7	22.4	89.5	42.7
	1989	97.5	65.9	125.8	55.1	23.1	61.5	25.6	88.0	43.5
Benin										
	1986	313.0	431.1	490.1	32.9	37.3	65.3	18.8	85.1	41.8
	1987	60.2	7.5	116.8	6.9	35.5	..	..	..	..
	1988	57.1	4.3	95.8	7.4	35.9	81.1	22.4	92.7	84.4
	1990	63.9	26.1	103.8	13.5	1.9	73.9	30.8	94.1	66.3

Table 6

Insurance ratios in non-life insurance *(continued)*

		Loss ratio (gross)				Expenses ratio	Retention ratio			
		Total	Fire	Auto	Trans-ports	Total	Total	Fire	Auto	Trans-ports
Country	Year	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Bhutan										
	1984	17.6	3.9	34.0	6.7	21.1	76.4	100.5	83.0	49.3
	1985	31.2	8.3	69.7	9.9	27.8	64.8	68.8	86.9	34.8
	1986	38.6	52.7	48.0	8.6	19.2	69.4	81.5	91.3	31.5
	1987	42.5	33.4	57.8	54.8	-0.8	62.7	71.3	88.9	35.3
	1988	45.9	57.4	56.0	27.6	-3.8	61.1	74.5	85.6	27.7
Bolivia										
	1984	61.9	51.8	57.5	59.3	41.8	34.0	190.5	84.3	12.7
	1985	137.9	70.3	100.3	94.0	56.7	37.0	10.3	96.2	20.1
	1989	66.8	35.6	71.6	54.3	36.2	34.1	-4.0	94.6	17.2
Botswana										
	1984	39.7	27.1	58.2	18.1	29.3	20.0	9.6	27.9	10.0
	1985	29.9	26.1	47.1	6.8	30.7	28.0	17.3	31.1	4.6
	1986	27.7	11.0	51.2	8.6	26.7	26.2	11.5	40.2	6.9
Brazil										
	1984	43.0	15.7	66.4	44.7	28.6	80.1	59.0	98.3	65.3
	1985	42.6	13.9	62.3	45.2	27.1	81.9	58.5	98.5	66.3
	1986	46.8	17.6	62.7	38.6	16.8	97.2	97.6	100.0	86.8
	1987	53.8	27.7	71.1	38.7	18.5	96.8	97.1	100.0	85.9
	1988	71.3	26.8	54.6	213.8	..	95.5	91.4	100.0	85.4
Burkina Faso										
	1986	33.5	8.9	51.0	28.7	21.0	58.2	33.9	91.2	39.9
Burundi										
	1984	99.1	259.4	130.0	45.4	16.8	53.3	39.2	92.8	18.8
	1985	53.8	-92.7	109.2	35.8	18.0	57.7	52.2	98.3	21.3
	1986	79.1	4.1	160.5	37.3	16.6	56.5	46.9	98.0	21.0
Cameroon										
	1984	77.9	30.8	74.4	151.2	31.9	61.8	32.3	89.8	35.4
	1985	72.7	177.1	76.0	17.6	33.9	56.5	32.2	89.7	8.0
	1986	59.1	5.2	87.1	25.9	31.9	59.9	29.9	86.9	41.8
Cape Verde										
	1984	27.6	2.5	57.3	38.4	9.7	40.5	26.4	93.4	42.3
	1985	57.1	3.9	49.7	66.9	8.8	35.0	17.7	93.8	31.3
	1986	51.8	160.9	52.7	32.7	25.7	33.7	18.9	48.3	26.2
	1987	50.7	4.2	82.1	37.7	..	33.7	18.3	52.9	24.3
	1988	38.7	-0.1	90.3	9.6	14.0	38.1	17.7	58.8	27.3
Central African Republic	1984	78.3	25.6	105.5	85.0	50.0	82.5	79.3	86.6	63.6
	1986	1.5	18.6	77.1	2.8	26.5	82.3	57.8	93.9	52.8
	1987	80.1	8.7	166.0	77.6	43.5	69.3	72.1	94.6	38.8
	1988	77.0	26.0	91.1	88.9	55.8	75.8	75.1	94.4	43.7
	1989	62.4	16.9	69.4	106.6	30.6	..	..	..	..
Chad										
	1984	28.1	0.8	34.3	57.3	..	47.9	2.3	90.9	13.7
	1989	34.0	1.0	38.4	20.7	41.0	59.2	5.3	91.0	38.6
	1990	20.6	19.2	20.2	47.4	43.5	56.1	16.3	97.8	28.6

Table 6

Insurance ratios in non-life insurance *(continued)*

Country	Year	Loss ratio (gross)				Expenses ratio	Retention ratio			
		Total (1)	Fire (2)	Auto (3)	Transports (4)	Total (5)	Total (6)	Fire (7)	Auto (8)	Transports (9)
Chile										
	1984	54.8	63.8	59.9	45.5	33.8	61.4	27.4	89.1	45.9
	1985	116.7	219.4	60.1	50.3	30.2	60.6	24.1	93.5	46.9
	1986	55.8	58.2	69.5	23.7	29.8	52.7	20.7	92.1	35.7
	1987	95.0	112.7	72.8	146.1	19.5	49.7	21.4	87.7	41.0
	1988	89.7	134.2	76.1	78.8	17.2	50.5	20.5	89.1	33.6
	1989	107.9	211.5	86.9	76.0	26.3	47.7	20.7	84.5	37.0
	1990	122.4	210.2	99.6	113.7	29.3	53.2	20.2	94.7	41.4
China										
	1984	87.2	..	..	..	..	99.2	..	..	..
	1985	50.8	..	..	..	..	97.7	..	..	..
	1986	50.9	..	..	..	..	98.6	..	..	..
	1987	51.3	..	..	..	13.2	99.3	..	..	..
	1988	47.6	..	..	..	12.6	99.6	99.9	100.0	99.1
Colombia										
	1987	37.2	18.6	56.8	38.4	..	66.9	54.2	95.4	40.5
Congo										
	1983	52.2	..	..	..	..	68.4	100.0	100.0	100.0
	1989	29.8	..	..	..	13.3	77.0	100.0	100.0	100.0
Costa Rica										
	1984	86.6	9.3	96.5	46.8	22.2	..	..	..	..
	1985	104.0	18.0	126.8	..	24.3	..	..	..	..
	1986	71.9	11.5	118.5	66.7	25.3	80.1	22.9	99.8	70.1
	1987	81.3	16.5	65.0	46.5	24.8	..	..	..	..
	1988	87.3	18.7	93.5	62.1	25.9	..	..	..	..
	1989	53.5	12.9	68.4	34.5	12.3	80.8	29.6	93.4	62.9
Cuba										
	1986	71.3	..	..	..	6.6	82.3	..	..	..
	1987	82.6	..	35.4	..	7.4	86.4	..	100.0	..
	1988	68.3	..	41.7	..	7.2	98.7	..	100.0	..
Côte d'Ivoire										
	1988	99.7	37.7	139.6	..	39.5	70.6	55.9	77.7	47.2
	1989	88.9	36.9	126.8	38.5	42.3	70.7	52.2	73.6	58.7
Cyprus										
	1984	66.5	36.4	85.3	34.0	30.7	86.0	69.2	93.7	73.6
	1985	68.9	43.4	86.1	52.5	31.3	88.5	71.5	96.3	82.2
	1987	46.6	8.4	63.9	27.9	31.9	82.9	56.8	94.0	68.4
	1988	47.4	21.8	63.3	28.1	29.0	81.4	56.0	92.6	66.0
	1989	44.2	12.8	62.2	19.9	28.2	80.3	55.4	90.3	73.9
Dominican Republic	1985	40.6	31.8	52.7	26.1	34.6	55.7	32.7	89.4	28.9
	1986	34.6	13.6	54.1	27.4	27.6	57.2	33.8	90.8	29.0
Ecuador										
	1984	52.0	33.7	60.6	62.4	35.1	28.5	16.1	71.2	12.0
	1985	112.7	46.8	79.4	52.9	38.5	27.8	13.3	79.3	9.5
	1986	47.7	2.5	60.2	67.3	25.5	40.9	44.9	87.0	22.6
	1987	45.1	25.7	51.7	55.2	25.8	36.1	25.2	79.7	33.2
	1988	46.5	18.1	60.7	47.4	28.7	40.3	27.4	76.3	35.1

Table 6

Insurance ratios in non-life insurance *(continued)*

Country	Year	Loss ratio (gross) Total (1)	Loss ratio (gross) Fire (2)	Loss ratio (gross) Auto (3)	Loss ratio (gross) Trans-ports (4)	Expenses ratio Total (5)	Retention ratio Total (6)	Retention ratio Fire (7)	Retention ratio Auto (8)	Retention ratio Trans-ports (9)
Egypt										
	1984	58.9	24.3	113.5	49.0	18.7	67.5	61.3	98.3	53.4
	1986	65.5	21.0	125.0	59.7	19.0	62.4	57.5	99.9	46.4
	1987	75.8	15.0	147.4	91.1	20.0	60.9	51.3	99.9	49.4
	1988	84.3	29.7	153.6	48.5	21.6	37.4	26.2	68.2	26.0
El Salvador										
	1984	31.4	17.6	51.1	38.9	.	31.2	11.8	95.4	36.1
	1985	31.7	18.1	54.0	24.7	.	32.9	11.5	91.7	12.2
	1986	322.4	750.4	54.6	14.0	.	34.3	13.3	95.3	11.3
	1987	11.1	-13.1	54.7	12.3	.	47.5	36.0	92.5	20.7
	1988	35.9	21.7	70.6	17.9	.	36.6	12.5	85.4	21.8
	1989	63.6	77.9	60.9	26.3	.	47.9	27.3	88.2	31.5
	1990	32.1	16.6	46.7	28.5	.	49.2	30.5	88.8	33.0
Ethiopia										
	1984	35.2	-0.8	56.1	19.0	11.5	78.2	44.9	100.6	49.2
	1985	33.6	37.0	43.5	22.2	11.5	76.7	53.9	99.4	44.9
	1986	85.4	55.1	109.5	66.5	10.6	78.9	50.6	99.2	52.7
	1987	78.9	44.9	120.6	40.6	12.6	78.3	54.6	100.0	47.7
	1988	142.2	40.1	141.2	245.2	13.9	83.1	55.2	100.1	59.6
	1989	114.2	63.8	148.7	108.7	12.4	85.4	62.1	100.0	59.2
Fiji										
	1984	48.7	58.4	43.0	46.5	16.9	55.6	32.8	84.4	53.5
	1985	227.9	644.1	51.5	20.3	23.4	43.3	6.8	84.9	66.9
	1986	75.4	113.7	57.9	43.0	23.2	54.4	18.8	86.1	63.6
	1987	49.2	49.2	8.7	243.0	20.0	57.8	23.7	85.5	55.4
	1988	60.0	50.0	71.4	32.5	26.0	..	..	..	..
	1989	53.5	26.0	62.1	170.8	19.6	65.6	40.9	84.3	62.5
Gabon										
	1984	53.7	32.7	75.8	32.9	..	56.1	30.0	88.0	29.1
	1987	..	..	..	..	29.0	65.3	40.3	93.0	19.4
	1988	..	..	..	..	33.6	82.5	32.7	90.3	91.7
	1989	50.4	66.7	58.6	19.5	36.0	69.7	58.6	86.5	42.6
Gambia										
	1983	50.5	33.1	72.8	19.5	..	65.9	49.6	94.5	5.5
Ghana										
	1983	54.0	32.4	115.0	2.9	30.0	..	..	..	..
	1984	45.2	12.9	101.4	9.9	15.5	..	..	..	..
	1985	22.4	5.0	33.6	5.8	7.2	62.9	81.6	99.0	22.3
	1986	15.8	8.4	27.5	5.7	15.4	84.0	54.7	99.1	84.1
	1987	25.4	7.6	28.0	13.3	20.4	..	..	..	..
	1988	30.4	3.3	28.9	3.1	16.1	..	..	..	..
	1989	29.3	3.7	53.6	53.5	13.8	68.7	81.0	81.7	32.6
Guatemala										
	1984	42.2	27.0	55.6	58.4	37.4	42.6	26.3	79.9	19.9
	1985	43.1	30.1	54.3	50.1	38.7	48.1	25.7	86.4	23.3
	1986	52.4	38.8	56.9	77.1	34.3	51.3	24.1	87.0	23.4
	1987	38.3	17.8	50.1	35.4	34.6	51.0	23.9	90.1	21.2
	1988	44.1	32.2	38.8	37.0	30.0	67.2	43.5	92.9	39.0
	1989	64.3	71.1	62.1	50.0	37.2	58.1	30.6	88.6	27.7
Guyana										
	1984	24.6	21.8	45.5	9.5	31.8	64.8	59.1	86.6	80.5
	1985	41.2	38.6	55.4	8.5	32.3	71.4	66.9	88.9	92.9

Table 6

Insurance ratios in non-life insurance *(continued)*

		Loss ratio (gross)				Expenses ratio	Retention ratio			
Country	Year	Total (1)	Fire (2)	Auto (3)	Transports (4)	Total (5)	Total (6)	Fire (7)	Auto (8)	Transports (9)
Honduras										
	1984	51.4	36.2	70.1	14.5	22.2	37.3	21.3	88.1	25.2
	1986	28.2	14.9	46.1	8.1	35.7	38.4	25.9	88.8	29.9
	1987	44.2	36.5	56.9	17.3	36.3	25.0	-10.6	..	38.4
	1988	52.2	60.2	49.6	32.0	27.5	50.8	27.8	90.7	36.9
	1989	34.2	15.9	55.1	24.4	36.3	50.0	26.7	91.4	36.0
	1990	77.6	107.3	55.4	22.2	36.2	52.3	27.3	91.5	33.6
India										
	1984	77.3	68.0	95.7	78.7	18.8	85.8	85.5	100.0	74.9
	1985	89.2	54.0	97.8	85.8	22.5	84.9	82.9	100.3	77.5
	1987	..	..	..	..	23.1	100.0	..	100.0	..
	1988	..	..	..	..	25.6	100.0	..	100.0	..
	1989	..	..	..	..	25.5	100.0	..	100.0	..
Indonesia										
	1984	63.1	60.6	41.0	81.2	..	46.5	36.6	86.3	40.4
	1985	82.9	76.7	60.6	64.3	25.5	55.2	39.4	96.5	35.9
	1986	51.1	44.3	33.6	33.1	23.3	61.1	39.1	90.5	38.0
	1987	53.4	28.1	50.5	48.4	24.5	43.9	33.8	88.3	28.9
	1988	56.2	64.4	46.3	38.2	26.7	53.0	39.8	87.3	40.0
	1989	54.4	34.5	50.2	70.0	26.0	56.9	41.9	84.9	39.0
	1990	52.8	51.6	47.4	44.5	27.6	57.0	43.3	89.5	37.1
Iran, Islamic Rep. of	1984	38.8	29.0	51.1	35.3	..	..	103.7	..	100.5
	1985	38.9	28.3	19.4	36.3	..	102.2	104.6	100.0	100.3
	1986	42.9	27.0	51.4	41.6	..	..	103.2	..	101.0
	1987	40.4	22.3	76.8	14.6	..	..	102.0	..	101.2
	1988	36.1	19.8	66.5	15.8	..	100.0	98.0	100.0	95.6
Iraq										
	1984	88.2	66.1	135.9	31.7	20.9	52.0	40.3	63.9	50.9
	1985	81.0	48.8	101.9	57.4	17.8	58.4	35.0	79.8	48.9
	1986	98.0	39.2	121.5	14.3	14.8	62.4	39.0	74.9	50.9
Jamaica										
	1984	47.2	27.9	47.4	4.9	36.1	54.9	18.5	81.2	21.7
	1985	72.3	77.2	47.5	30.7	36.3	54.4	16.4	83.3	21.3
	1986	41.0	24.9	48.3	34.7	34.4	55.7	19.0	81.8	34.7
	1987	30.5	..	..	..	31.3	51.5	18.2	76.3	35.1
	1988	43.3	..	..	..	33.8	54.3	21.0	80.3	36.3
Jordan										
	1986	59.8	18.7	57.7	75.9	26.8	60.3	13.1	93.4	18.8
	1989	..	..	..	..	..	100.0	100.0	100.0	100.0
Kenya										
	1987	26.4	11.6	44.3	10.7	29.1	83.7	62.9	99.8	22.9
	1988	18.0	0.4	32.9	1.9	29.4	76.0	53.8	95.0	38.0
Korea, Republic of	1984	69.1	30.6	84.4	58.4	22.9	89.6	76.5	99.7	52.4
	1985	70.1	38.9	88.6	53.9	22.4	89.0	72.6	99.3	54.5
	1987	81.7	53.3	76.4	63.5	20.7	90.8	75.9	99.6	68.5
	1988	67.7	30.2	82.8	37.2	23.4	92.0	76.5	99.8	65.4
	1989	72.9	40.5	74.9	64.3	23.9	94.8	79.5	99.8	70.5

Table 6

Insurance ratios in non-life insurance *(continued)*

		Loss ratio (gross)				Expenses ratio	Retention ratio			
Country	Year	Total (1)	Fire (2)	Auto (3)	Trans-ports (4)	Total (5)	Total (6)	Fire (7)	Auto (8)	Trans-ports (9)
Kuwait										
	1986	101.5	386.5	144.9	98.7	14.3	36.9	10.5	90.4	5.6
Lesotho										
	1985	34.5	51.6	39.0	11.5	..	28.8	14.7	58.2	0.5
	1986	4.3	7.9	-0.5	6.3	13.9	28.2	11.3	61.4	0.6
	1987	..	..	..	..	10.6	31.2	16.9	78.0	0.4
	1988	..	..	..	..	11.6	41.1	15.9	90.7	0.3
Libyan Arab Jamahiriya	1986	73.8	136.3	48.1	43.6	..	71.7	66.4	93.7	71.3
	1987	39.9	30.6	53.8	48.6	..	71.6	70.2	95.0	62.9
Madagascar										
	1984	64.3	100.8	46.3	73.7	32.5	102.2	73.1	79.1	119.9
	1985	58.3	34.6	63.9	66.9	30.3	72.9	58.7	100.0	55.6
	1986	41.2	39.2	35.7	42.1	42.3	104.1	96.8	99.5	109.3
	1987	83.6	86.9	65.1	72.6	39.0	..	..	..	..
	1988	56.1	72.7	85.5	40.0	31.8	126.2	131.8	120.0	109.8
Malawi										
	1984	33.3	13.2	53.3	9.6	23.1	47.6	31.0	75.4	23.6
	1986	52.8	77.5	48.4	21.3	25.8	53.4	36.5	79.9	36.3
	1987	42.1	28.9	64.5	12.5	19.9	82.5	55.6	97.5	36.9
	1988	40.4	37.9	53.7	22.6	25.4	89.7	75.5	89.9	60.5
	1989	45.1	57.3	43.1	24.9	17.0	67.5	40.6	87.0	55.0
Malaysia										
	1984	49.5	48.8	67.4	43.2	24.8	100.0	..	..	..
	1985	55.9	48.8	75.3	46.5	25.7	..	..	..	..
	1986	59.2	39.4	81.1	50.9	26.2	..	..	..	..
	1987	51.5	29.0	79.3	41.8	26.5	54.7	44.1	78.5	25.0
	1988	57.1	36.5	88.6	45.1	23.8	58.4	45.0	80.3	40.2
	1989	47.2	35.0	59.1	49.1	22.9	58.6	42.2	81.4	37.4
Mali										
	1983	34.0	72.6	8.1	41.4	33.9	..	..	..	..
	1987	33.9	22.5	39.8	32.0	42.1	69.2	41.0	84.7	61.4
	1988	49.0	56.8	63.4	22.9	43.1	71.7	42.3	88.9	59.0
	1989	2.7	15.9	35.2	27.6	48.4	70.3	39.0	89.5	64.8
Malta										
	1984	43.4	36.1	53.8	44.4	49.3	77.2	78.0	97.2	35.9
	1985	47.1	45.3	55.2	29.2	49.9	78.0	80.9	97.7	29.7
	1986	38.5	29.6	47.9	38.6	24.8	82.7	89.8	98.6	40.9
	1987	39.0	33.0	59.4	21.4	23.1	80.9	90.5	98.9	36.9
	1988	54.8	84.5	49.6	23.1	22.4	84.1	89.3	100.0	43.8
	1989	46.9	48.0	56.0	29.5	24.7	88.4	89.6	99.5	55.9
Mauritania										
	1984	44.4	34.7	48.7	44.8	..	..	..	..	..
	1985	25.8	1.5	42.0	11.4	..	..	..	..	..
	1986	146.0	196.0	71.9	91.7	..	72.6	70.9	92.4	56.3
	1987	43.8	24.4	72.4	24.1	6.8	57.9	18.4	93.8	33.8
	1988	90.1	52.0	180.1	40.7	6.7	56.5	19.1	95.0	32.2

Table 6

Insurance ratios in non-life insurance *(continued)*

		Loss ratio (gross)				Expenses ratio	Retention ratio			
Country	Year	Total (1)	Fire (2)	Auto (3)	Trans-ports (4)	Total (5)	Total (6)	Fire (7)	Auto (8)	Trans-ports (9)
Mauritius										
	1984	44.6	19.4	60.5	45.2	26.8	..	12.3	73.0	11.7
	1985	44.2	15.8	67.3	46.3	28.3	..	13.8	72.3	15.9
	1986	38.3	26.8	61.0	22.0	20.8	..	53.0	79.0	54.1
	1987	50.2	51.1	66.6	32.2	23.9	..	10.7	78.8	26.9
	1988	47.7	45.7	64.6	35.7	30.0	48.7	11.6	73.2	26.1
	1989	59.1	83.8	65.3	23.4	25.5	54.2	29.3	77.8	27.3
Mexico										
	1983	..	..	..	..	..	..	..	..	..
	1984	46.2	25.3	47.1	45.0	32.2	64.6	41.5	99.5	33.0
	1985	86.4	169.6	51.4	83.8	34.9	65.2	42.6	99.9	48.0
	1986	60.0	9.5	77.8	101.4	30.2	64.5	43.6	100.3	50.8
	1987	66.0	26.2	103.6	92.2	33.7	64.9	49.3	100.4	52.4
	1988	73.5	51.8	90.1	89.0	16.2	70.1	53.1	98.5	54.1
	1989	59.2	47.7	56.3	86.1	29.7	77.2	56.5	101.0	57.1
Morocco										
	1985	77.2	20.5	103.9	64.4	20.2	73.4	46.7	85.8	29.2
	1986	64.5	17.4	79.1	63.8	20.4	72.6	41.3	84.6	29.7
	1987	64.9	21.1	113.7	70.4	15.0	81.7	43.9	87.0	28.2
	1988	90.8	31.0	97.9	88.1	26.4	..	34.7	84.2	24.8
	1989	154.1	46.2	244.3	72.7	35.1	66.0	38.7	72.1	24.1
Mozambique										
	1984	42.0	13.1	6.2	72.0	22.3	80.8	60.9	100.0	62.5
	1985	43.3	-0.7	84.4	43.4	22.4	69.7	58.8	..	41.6
	1986	33.7	0.9	62.7	49.0	22.3	62.8	..	-51.1	80.7
	1987	39.3	4.3	101.4	31.7	22.2	39.2	47.8	..	25.2
	1988	38.6	19.3	105.2	34.1	22.2	35.5	48.0	67.3	26.0
	1989	18.1	70.9	104.7	301.7	22.2	49.0	28.1	77.3	35.9
	1990	64.6	36.1	134.8	32.8	22.2	65.9	55.8	95.8	39.5
Myanmar										
	1984	20.9	4.3	22.4	29.7	1.4	89.5	89.9	100.0	78.2
	1985	50.8	16.9	17.1	115.1	2.0	78.0	54.2	93.3	75.6
Nepal										
	1984	15.0	5.4	..	40.8	19.0	..	48.6	..	..
	1986	..	..	..	..	15.1	..	..	..	..
	1987	25.7	57.1	100.0	119.8	8.8	10.3	19.0	50.0	1.2
	1988	160.7	20.0	100.0	11.5	13.3	13.3	30.0	50.0	2.6
Nicaragua										
	1983	35.6	25.1	42.6	78.7	23.1	40.2	22.8	100.0	5.6
	1986	28.1	4.6	49.3	42.1	24.9	68.9	28.2	100.0	37.0
	1987	30.0	14.9	48.0	16.4	9.3	..	..	..	..
	1988	15.9	18.2	14.6	34.4	13.6	..	..	..	..
	1989	14.0	3.0	20.0	1.6	20.7	68.7	61.5	100.0	99.8
Niger										
	1987	37.6	0.7	67.0	22.7	36.6	60.7	104.6	76.4	11.9
Nigeria										
	1984	66.6	53.0	91.3	58.0	37.7	55.3	36.0	83.2	32.1
	1985	40.3	30.7	68.3	29.9	39.6	48.6	35.8	82.1	20.5
	1986	36.9	38.3	59.3	29.6	38.6	50.7	32.8	82.5	35.2
	1987	45.6	29.2	75.7	52.4	28.9	49.0	37.2	37.9	83.6
	1988	35.5	38.5	44.4	31.4	33.6	54.3	33.2	77.2	62.8
	1989	62.6	51.4	42.2	1243.8	26.6	45.5	34.9	77.4	252.6

Table 6

Insurance ratios in non-life insurance *(continued)*

Country	Year	Loss ratio (gross)				Expenses ratio	Retention ratio			
		Total (1)	Fire (2)	Auto (3)	Trans-ports (4)	Total (5)	Total (6)	Fire (7)	Auto (8)	Trans-ports (9)
Oman										
	1984	58.9	24.0	68.8	71.6	29.5	60.8	27.8	85.2	45.1
	1985	55.2	21.8	83.2	30.4	24.5	66.9	38.7	96.8	44.1
	1986	65.5	66.0	82.4	29.1	24.7	63.8	27.7	96.6	34.5
	1987	72.0	90.6	72.3	42.6	28.9	60.5	24.9	96.4	27.4
	1988	48.3	34.2	68.2	29.0	28.5	58.2	18.8	96.0	24.4
	1989	71.0	101.0	75.8	37.4	29.6	61.4	22.7	95.4	30.1
	1990	76.2	22.7	96.6	94.9	30.0	58.6	20.1	98.4	25.3
Pakistan										
	1984	38.6	34.6	67.0	32.1	39.9	67.6	71.1	74.0	63.4
	1985	23.8	17.8	47.2	21.6	38.5	70.8	69.3	72.6	78.4
	1986	35.8	30.7	65.4	29.5	36.2	62.1	63.9	71.7	61.4
	1987	34.6	35.2	56.9	21.8	34.0	62.0	59.8	71.0	68.0
Panama										
	1984	48.9	31.9	59.2	39.3	38.3	46.0	25.2	75.9	33.5
Papua New Guinea	1984	58.0	48.5	55.4	57.1	16.2	66.5	44.0	89.1	46.5
	1985	60.6	64.7	43.0	74.6	18.4	72.2	51.9	91.4	56.2
	1986	61.1	68.6	68.3	48.5	14.0	64.6	42.8	86.7	52.9
	1987	49.8	52.5	60.7	57.1	16.0	56.8	35.5	73.4	50.3
	1988	45.6	48.6	46.2	68.4	16.3	59.2	36.5	73.3	55.7
Paraguay										
	1986	35.1	14.2	55.7	46.1	34.0	56.0	35.8	92.8	26.5
	1987	33.0	8.6	56.9	29.0	33.8	56.4	30.5	92.0	28.1
	1988	51.5	41.0	60.2	26.5	35.1	52.4	23.4	91.2	25.5
	1989	42.6	49.3	53.3	43.2	31.3	48.4	30.9	90.3	23.8
Peru										
	1984	72.4	11.1	52.4	73.3	..	56.1	47.5	99.8	17.2
	1986	31.5	24.7	34.8	32.4	30.6	100.5	110.1	100.0	128.5
Philippines										
	1984	48.1	52.3	50.4	40.9	41.7	85.1	66.2	103.6	69.7
	1985	37.3	33.3	44.2	47.4	50.4	81.6	66.9	102.8	63.4
	1986	40.5	36.1	45.3	45.6	51.6	79.8	65.2	102.4	60.2
	1987	79.2	92.8	57.2	74.4	47.9	76.2	59.3	101.2	63.1
	1988	78.2	87.2	60.5	87.8	44.0	78.0	56.7	103.2	75.1
	1989	78.7	112.9	31.7	94.0	62.2	76.0	55.4	103.7	61.9
Qatar										
	1984	45.7	42.9	57.9	25.0	..	45.7	10.7	96.5	26.9
Romania										
	1987	51.2	27.5	36.6	79.3	10.8	86.3	113.8	99.7	49.2
	1988	36.8	12.1	25.7	76.7	9.3	86.2	104.2	98.1	43.5
	1989	41.5	14.8	30.2	91.7	9.6	86.7	100.7	98.5	45.4
	1990	57.4	49.5	34.9	116.6	10.1	83.9	99.7	95.0	43.2
Rwanda										
	1986	88.9	21.6	109.0	78.6	16.2	71.9	36.5	85.7	62.7
	1987	74.5	24.0	73.7	105.8	17.8	79.5	45.1	96.2	46.2
	1988	83.1	60.9	89.9	78.7	19.1	74.6	55.9	87.0	55.0

Table 6

Insurance ratios in non-life insurance *(continued)*

Country	Year	Loss ratio (gross) Total (1)	Fire (2)	Auto (3)	Trans-ports (4)	Expenses ratio Total (5)	Retention ratio Total (6)	Fire (7)	Auto (8)	Trans-ports (9)
Saint Lucia										
	1984	64.1	39.9	75.9	34.2	27.8	67.7	44.2	92.1	47.5
	1985	63.8	39.4	89.2	23.5	29.9	62.9	43.4	77.2	63.6
	1986	..	..	..	..	24.4	65.4	48.1	74.7	63.5
	1987	56.2	63.5	64.2	48.7	19.3	76.6	54.1	90.5	48.4
	1988	45.1	42.1	56.8	10.4	21.3	67.7	35.1	88.5	47.6
	1989	76.6	105.5	64.6	49.5	13.9	68.8	45.9	79.5	47.9
Samoa										
	1987	5.3	10.7	27.2	15.0	35.9	..	..	..	..
	1988	32.2	53.6	34.0	19.1	30.2	53.0	19.0	81.0	66.3
	1989	43.9	6.0	70.9	25.0	25.3	62.8	33.4	95.3	76.4
Sao Tome										
and Principe	1986	84.7	0.9	440.9	159.6	113.8	93.1	85.7	100.0	82.3
	1987	..	..	..	..	74.3	125.2	319.1	100.0	106.4
	1988	..	..	..	..	28.3	127.7	309.0	100.0	212.7
	1989	..	46.2	41.5	24.9	37.0	94.5	83.5	100.0	68.8
Senegal										
	1987	49.5	23.5	63.5	37.5	38.3	68.1	39.5	85.8	39.4
Seychelles										
	1984	40.3	22.4	50.0	39.5	20.0	31.1	7.5	58.4	3.9
	1985	36.3	27.3	43.0	24.3	17.8	49.6	13.5	100.0	6.1
	1986	71.1	30.4	73.7	44.5	33.2	52.4	10.7	100.0	7.2
	1987	79.3	18.2	90.0	65.7	34.4	48.6	15.3	100.0	8.4
	1988	74.1	122.4	72.1	39.7	30.1	56.7	17.5	100.0	14.0
	1989	50.9	151.3	41.7	27.0	17.3	66.6	26.1	100.0	26.2
Singapore										
	1984	..	..	..	..	27.8	72.0	57.2	93.0	50.4
	1985	56.1	39.1	82.1	40.9	22.4	56.2	41.4	87.2	36.0
	1986	59.1	53.6	82.1	46.0	..	56.1	42.3	87.5	35.3
	1987	44.3	28.9	64.7	32.3	35.7	72.5	61.4	95.2	47.4
	1988	42.8	39.6	53.2	31.1	35.6	76.2	60.7	95.2	54.1
	1989	46.1	50.1	49.0	47.6	36.4	78.6	62.6	95.9	61.5
	1990	44.8	36.3	51.1	49.1	36.9	80.5	63.1	96.5	65.9
Solomon Islands										
	1984	25.9	7.9	53.2	32.0	..	84.5	93.0	99.0	58.6
	1985	47.0	42.6	49.9	80.2	..	85.4	90.3	97.5	54.9
	1986	101.8	119.1	59.3	18.6	19.2	64.9	64.9	79.8	47.9
	1987	22.4	21.1	32.7	21.0	11.5	42.9	36.9	58.1	15.6
	1988	29.3	33.1	50.4	6.3	10.6	40.3	37.2	63.5	13.5
	1989	22.7	26.0	33.0	8.7	15.2	41.8	36.9	60.0	8.7
Sri Lanka										
	1984	75.4	112.7	90.7	25.5	..	86.9	82.2	100.0	78.4
	1986	66.2	83.8	85.3	31.0	25.5	100.0	100.0	100.0	100.0
Sudan										
	1984	104.5	103.2	58.9	146.7	..	..	..	...	..
	1986	74.1	47.6	67.7	92.1	19.3	38.0	32.7	88.1	11.9
	1987	70.4	66.7	58.8	75.8	15.7	27.2	11.2	77.8	9.5
	1988	91.5	247.8	60.8	41.0	16.8	30.4	9.1	88.0	10.4
	1989	65.8	140.3	55.6	32.6	16.1	35.4	12.4	84.0	11.7

Table 6

Insurance ratios in non-life insurance *(continued)*

		Loss ratio (gross)				Expenses ratio	Retention ratio			
Country	Year	Total (1)	Fire (2)	Auto (3)	Trans-ports (4)	Total (5)	Total (6)	Fire (7)	Auto (8)	Trans-ports (9)
Syrian Arab Republic	1984	46.9	4.5	112.5	15.0	12.3	45.4	16.6	85.0	29.6
	1985	34.2	1.6	89.8	1.6	11.8	55.2	19.3	86.5	47.5
	1986	47.9	11.0	73.4	27.5	13.4	75.9	24.4	88.2	121.5
	1987	35.5	4.0	84.8	12.5	11.0	68.1	62.1	90.0	56.3
	1988	38.7	8.0	84.6	4.0	12.6	71.2	52.7	89.9	60.7
	1989	37.2	6.1	77.3	7.2	14.1	81.0	53.7	100.0	75.7
	1990	55.6	11.9	110.3	28.2	14.1	85.4	59.1	100.0	84.1
Thailand										
	1984	53.3	49.6	61.8	42.2	36.9	52.4	27.5	95.1	46.4
	1985	52.3	40.4	66.9	58.6	38.0	51.9	27.5	95.5	54.3
	1986	42.3	33.0	60.9	35.8	45.6	54.2	28.5	96.2	54.0
	1987	28.3	7.6	59.2	18.6	33.7	56.7	31.4	96.6	53.4
	1988	31.2	8.1	56.3	18.4	33.2	61.0	31.7	95.6	48.7
	1989	45.7	20.5	59.7	54.5	32.8	65.8	32.6	96.3	47.6
Togo										
	1984	54.5	31.6	114.7	2.1	23.0	46.5	..	..	..
	1985	125.1	7.2	115.2	248.0	20.7	52.6	42.3	91.8	10.1
	1986	57.5	5.5	110.1	12.3	32.1	24.9	23.8	73.2	-399.5
	1987	85.3	9.3	177.7	37.7	26.7	44.8	16.9	78.7	8.2
	1988	80.0	4.0	174.4	14.9	30.1	68.5	47.9	93.3	42.3
	1989	146.2	22.9	83.1	369.9	5.3	55.0	24.8	84.7	17.6
Trinidad and Tobago	1984	50.3	41.3	67.0	20.8	15.9	49.7	..	..	..
	1985	41.4	44.4	55.7	8.0	15.0	41.7	..	..	..
	1986	..	..	..	..	30.2	48.4	16.3	94.9	..
	1987	..	..	..	..	29.7	49.8	17.3	96.0	..
	1988	..	..	..	..	31.0	51.6	16.3	95.1	..
	1989	..	..	..	..	32.7	53.7	18.9	95.4	14.3
Tunisia										
	1984	75.5	72.6	85.2	56.9	23.3	65.1	..	..	..
	1985	68.8	39.7	93.2	36.5	16.3	83.3	44.7	94.3	65.8
	1986	68.9	19.7	100.8	33.6	19.0	82.7	59.7	92.2	81.9
	1987	78.5	38.4	104.6	46.8	22.4	68.3	..	..	..
	1988	84.0	27.3	123.8	41.1	22.3	63.3	..	..	..
	1989	55.7	17.2	71.4	35.9	22.3	64.9	17.2	95.7	28.8
Turkey										
	1984	30.9	16.5	46.7	31.1	13.8	48.1	41.7	..	32.0
	1985	35.2	20.8	51.9	34.7	13.1	49.2	39.2	..	35.4
	1986	38.1	16.6	67.0	32.9	13.7	50.4	36.9	100.0	37.3
	1989	61.9	37.1	64.1	86.4	19.3	46.6	37.2	59.3	41.5
	1990	59.2	49.6	55.6	80.0	15.0	57.8	45.5	61.7	48.3
Uganda										
	1984	15.5	15.3	15.6	15.5	41.3	80.3	94.3	87.2	90.9
	1985	13.5	13.5	21.9	6.2	29.5	80.8	85.5	79.3	77.5
	1986	11.2	10.9	12.6	11.2	34.0	79.6	78.8	60.5	81.0
	1987	13.2	11.6	12.6	11.6	35.9	73.4	85.9	55.3	78.3
	1988	20.6	15.7	42.0	12.3	36.5	85.9	83.5	80.2	88.8
	1989	17.5	1.6	42.0	12.3	32.9	85.5	82.9	80.2	88.8

Table 6

Insurance ratios in non-life insurance *(concluded)*

		Loss ratio (gross)				Expenses ratio	Retention ratio			
Country	Year	Total (1)	Fire (2)	Auto (3)	Trans-ports (4)	Total (5)	Total (6)	Fire (7)	Auto (8)	Trans-ports (9)
United Arab Emirates	1985	81.7	50.1	93.8	85.7	..	38.3	14.8	62.3	23.2
	1986	87.7	59.7	101.9	93.1	1.5	33.8	10.9	60.9	17.8
	1987	96.1	86.2	110.3	82.3	..	41.2	17.9	70.5	27.3
	1988	111.2	117.5	121.9	89.2	8.8	37.5	13.4	64.4	20.0
	1989	137.3	177.5	122.8	131.0	8.0	40.2	16.2	63.9	20.1
United Republic of Tanzania	1984	42.4	20.6	63.4	34.8	29.2	70.2	74.8	102.6	40.3
	1985	44.2	5.9	76.6	46.9	37.9	72.5	85.2	99.4	49.7
	1986	32.5	13.7	55.9	15.1	29.3	80.3	84.2	99.5	65.0
	1987	40.5	20.7	58.3	22.9	29.2	71.0	94.2	99.3	20.9
	1988	35.2	13.2	48.5	24.6	27.6	76.9	78.7	98.2	48.9
Uruguay										
	1983	73.1	35.2	124.9	21.2	23.4	112.0	212.9	100.3	80.6
Venezuela										
	1984	74.4	45.9	82.9	77.1	..	64.6	69.0	92.6	32.7
	1985	70.7	68.4	70.4	84.3	34.3	109.7	120.6	102.2	106.7
	1986	91.7	58.1	105.8	107.5	34.0	110.4	116.5	106.9	108.9
Viet Nam										
	1984	57.0	..	50.0	61.5	..	98.6	..	100.0	96.9
	1985	64.6	..	62.5	75.1	..	95.3	..	100.0	88.8
	1986	73.9	..	91.3	69.9	15.4	119.9	..	100.0	127.5
Yugoslavia, former	1985	76.6	78.6	99.0	41.4	15.7	82.9	75.6	95.3	61.6
Zaire										
	1984	28.0	17.2	51.3	22.9	27.3	55.6	38.8	94.5	23.4
	1985	20.8	19.7	31.7	8.2	22.4	55.7	60.0	94.4	27.0
	1986	21.2	18.1	34.8	13.1	22.2	67.9	58.8	98.3	45.3
Zambia										
	1985	47.7	35.1	81.7	25.9	19.0	84.5	99.3	100.0	47.6
	1986	47.8	32.9	76.3	36.5	20.1	80.1	97.4	100.1	49.6
	1987	38.4	23.8	59.8	19.8	15.2	77.0	77.2	98.8	32.0
	1988	44.7	30.6	57.3	41.8	17.5	83.3	71.7	99.2	50.2
	1989	50.0	137.9	35.3	33.1	7.7	-14.2	70.8	99.0	60.2
Zimbabwe										
	1986	39.8	24.8	59.2	..	19.8	89.5	82.5	91.8	56.1

IV. Conclusion

19. From the preceding sections it becomes clear that the insurance markets of developing countries are widely differing in their structure, economic significance, and their performance. However, one can say that by an large they are still very dependent on international markets, especially in risk categories prone to catastrophic events, i.e. Fire, Transport. Also when comparing this survey with the previous one which covered the years 1983-1986, it becomes clear that the insurance industry of a number of countries is restructuring. Costs are coming down, fluctuations are less erratic but underwriting profits are still substantial, which however might be detrimental to insurance consumers. In this survey one important tool is missing to evaluate the true performance of the insurance industry of developing countries: the analysis of investment returns which are essential for the profitability of insurance concerns operating in markets of developed countries.
Also the period of years covered by this survey ended in 1990. Since then a number of insurance markets have experienced drastic changes (i.e.privatization, demonopolization, opening to foreign competitors ...), which certainly will reflect in the next survey on insurance operations in developing countries which will cover the period 1985-1993.

ANNEXES

I. LIST OF COUNTRIES

II. STATISTICAL APPENDIX BY COUNTRY

Annex I

List of Countries

	Page
Afghanistan	47
Algeria	51
Angola	55
Argentina	60
Bahamas	66
Bahrain	72
Bangladesh	73
Barbados	74
Benin	80
Bhutan	84
Bolivia	88
Botswana	91
Brazil	94
Burkina Faso	99
Burundi	100
Cameroon	103
Cape Verde	106
Central African Republic	111
Chad	116
Chile	119
China	126
Colombia	131
Congo	132
Costa Rica	134
Cote d'Ivoire	140
Cuba	142
Cyprus	145
Dominican Republic	150
Ecuador	152
Egypt	157
El Salvador	161
Ethiopia	168
Fiji	174
Gabon	180
Gambia	184
Ghana	185
Guatemala	192
Guyana	198
Honduras	200
India	206
Indonesia	211
Iran, Islamic Republic of	218
Iraq	223
Jamaica	226
Jordan	232
Kenya	234
Korea, Republic of	236
Kuwait	241
Lesotho	242
Libyan Arab Jamahiriya	247
Madagascar	249
Malawi	254
Malaysia	259
Mali	265
Malta	269
Mauritania	275
Mauritius	280
Mexico	286
Morocco	292
Mozambique	297
Myanmar	304
Nepal	306
Nicaragua	310
Niger	315
Nigeria	316
Oman	322
Pakistan	329
Panama	333
Papua New Guinea	334
Paraguay	339
Peru	343
Philippines	345
Qatar	351
Romania	352
Rwanda	356
Saint Lucia	359
Samoa	365
Sao Tome and Principe	366
Senegal	370
Seychelles	371
Singapore	377
Solomon Islands	384
Sri Lanka	390
Sudan	392
Syrian Arab Republic	397
Thailand	404
Togo	410
Trinidad and Tobago	416
Tunisia	422
Turkey	428
United Arab Emirates	433
United Republic of Tanzania	438
Uganda	443
Uruguay	449
Venezuela	450
Viet Nam	453
Yugoslavia, former	456
Zaire	458
Zambia	461
Zimbabwe	467

Annex II

Statistical appendix to the survey on Insurance Statistics in Developing Countries

The attached forms summarize the answers to the questionnaire based on UNCTAD's "Unified international system of insurance statistics". The form has been simplified for the purpose of the present document so as to ensure easy comparability within each country.

The attached forms consist of insurance statistics by line of business and the following symbols have been used:

.	not applicable
..	not available
-	amount is nil or less than half of the unit used

Also if a number follows a year this refers to specific observations regarding the available data mentionned in a separate note (page 463).

Figures are expressed in units of national currency unit. When another unit is adopted (e.g. millions) it is clearly indicated.

In principe, data refer to the calendar year, but when another time frame is adopted it is indicated.

Operations reported in this survey are those carried out by domestic and foreign insurance and reinsurance companies reported and exclude any statutory system of social security administred by the State or parastatal bodies.

Definitions

Gross premiums written	Include all premiums written, received and receivable in the year, net of taxes and cancellations before deduction of commissions.
Reinsurance ceded	Includes reinsurance carriers and retrocessions on domestic business effected to local and foreign insurance and reinsurance companies, whether established in the country or not.
Reinsurance accepted	Includes reinsurances and retrocessions accepted by insurance and reinsurance companies from local and foreign business, whether established in the country or not.
Net premiums written	Gross premiums - reinsurance ceded + reinsurance accepted
Gross claims paid + outstanding	Include claims incurred during the period, namely all claims paid and to be paid (outstanding). The definition is slightly different for life and non-life business (see "Unified International System of Insurance Statistics").
Net claims	Net of reinsurance operations.
Commissions	Acquisitions costs on direct business (gross).
Management expenses	Administration costs.
Life insurance funds	Include "mathematical reserves", policy values and other liabilities towards policyholders and beneficiaries.

Country : AFGHANISTAN
Year : 03.1984/03.1985

I. General information on the domestic market :

Number of employees in the insurance sector : 95

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	1	0	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	1	0	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	139625	32430	9605	95635	1954
Written by foreign companies (%)	..	.	.	.	.	.
Less reinsurance ceded (-)	..	100887	15778	1910	82414	785
Plus reinsurance accepted (+)	..	614	3	-	606	6
Net premium written	..	39352	16656	7695	13826	1175
Gross claims paid and outstanding	..	41815	9725	1431	29950	708
Net claims paid and outstanding	..	8837	9207	-1162	80	712
Commissions	..	.	.	.	.	.
Management expenses	..	12031	2867	..	6032	3131
Life insurance funds and other reserves	..					

Country : AFGHANISTAN
Year : 03.1986/03.1987

I. General information on the domestic market :

Number of employees in the insurance sector : 140

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	1	0	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	1	0	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	141779	28808	10361	98570	4039
Written by foreign companies (%)	..	.	.	.	.	.
Less reinsurance ceded (-)	..	71674	6621	2071	61503	1478
Plus reinsurance accepted (+)	..	-	-	-	-	-
Net premium written	..	70105	22187	8290	37067	2561
Gross claims paid and outstanding	..	87871	8861	8535	68474	2000
Net claims paid and outstanding	..	57686	9217	8441	38027	2000
Commissions	..	1	..	..	1	..
Management expenses	..	13582	4482	2988	6112	..
Life insurance funds and other reserves	..					

Country : AFGHANISTAN
Year : 03.1989/03.1990

I. General information on the domestic market :

Number of employees in the insurance sector : 155

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	1	-	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	..	..	-	-	-
Total	1	-	1	-	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	439312	82462	26200	323229	7421
Written by foreign companies (%)	..	-	-	-	-	-
Less reinsurance ceded (-)	..	209296	29394	4030	174339	1533
Plus reinsurance accepted (+)	..	22	-	-	22	-
Net premium written	..	230038	53068	22170	148912	5888
Gross claims paid and outstanding	..	.	36383	3786	.	37
Net claims paid and outstanding	..	.	34390	3188	.	29
Commissions	..	.	10563	1612	.	506
Management expenses	..	.	741	121	.	44
Life insurance funds and other reserves						

Country : AFGHANISTAN
Year : 1990

I. General information on the domestic market :

Number of employees in the insurance sector : 94

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	1	0	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	1	0	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	379405	87764	35753	246621	9268
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	..	245139	24489	7150	211591	1909
Plus reinsurance accepted (+)	..	78812	53766	23030	..	2016
Net premium written	..	213078	117041	51632	35030	9375
Gross claims paid and outstanding	..	.	62490	12187	.	952
Net claims paid and outstanding	..	. .	8306	2860	.	637
Commissions	..	.	730	214	.	58
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	..					

Country : ALGERIA
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 991

- **(a) in the companies : 991**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	6	.	.	5	1
- Foreign controlled	.	.	.	.	.
2. Foreign companies	.	.	.	.	.
Total	6	.	.	5	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	193	3807	820	1897	400	690
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	.	722	422	.	231	69
Plus reinsurance accepted (+)	.	155	70	.	38	47
Net premium written	193	3240	468	1897	207	668
Gross claims paid and outstanding	182	8314	668	5909	1021	716
Net claims paid and outstanding	182	7089	226	5908	286	669
Commissions	-	26	1	.	9	16
Management expenses	34	522	68	334	34	86
Life insurance funds and other reserves	773					

Country : ALGERIA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 1065
- **(a) in the companies : 1065**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	6	.	.	5	1
- Foreign controlled	.	.	.	.	.
2. Foreign companies	.	.	.	.	.
Total	6	.	.	5	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	162	4093	904	1993	401	795
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	.	315	142	.	138	35
Plus reinsurance accepted (+)	.	165	64	.	36	65
Net premium written	162	3943	826	1993	299	825
Gross claims paid and outstanding	205	8099	546	6133	785	635
Net claims paid and outstanding	205	6966	296	6133	259	305
Commissions	.	29	.	.	9	20
Management expenses	28	517	64	322	46	85
Life insurance funds and other reserves	104					

Country : ALGERIA
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 2146

(a) in the companies : 2146
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	6	.	.	5	1
- Foreign controlled	.	.	.	.	.
2. Foreign companies	.	.	.	.	.
Total	6	.	.	5	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	140	4522	927	2318	378	899
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	.	510	423	.	54	33
Plus reinsurance accepted (+)	.	186	73	.	49	64
Net premium written	140	4198	577	2318	373	930
Gross claims paid and outstanding	209	8743	557	6576	798	812
Net claims paid and outstanding	209	7726	266	6576	402	482
Commissions	..	..	..	..	..	..
Management expenses	28	680	77	430	50	123
Life insurance funds and other reserves	118					

Country : ALGERIA
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 7353

- **(a) in the companies : 7353**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	6	.	.	5	1
- Foreign controlled	.	.	.	.	.
2. Foreign companies	.	.	.	.	.
Total	6	.	.	5	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	106	5319	965	2895	488	971
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	.	622	416	.	161	45
Plus reinsurance accepted (+)	.	253	68	-	48	137
Net premium written	106	4950	617	2895	375	1063
Gross claims paid and outstanding	206	9114	369	6802	798	1145
Net claims paid and outstanding	206	8369	161	6799	591	818
Commissions	..	85	25	..	15	45
Management expenses	27	1092	103	716	61	212
Life insurance funds and other reserves	111					

Country : ANGOLA
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 433

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	349749	2288628	91866	317739	1320178	558846
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	28291	1476766	59879	-	893584	523303
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	321458	811862	31987	317739	426594	35543
Gross claims paid and outstanding	20508	840788	-2999	110229	721814	11743
Net claims paid and outstanding	14546	317471	-3021	110229	176031	34232
Commissions	..	..	..	..	..	..
Management expenses	37434	386417	18373	65930	260913	41600
Life insurance funds and other reserves	..					

Country : ANGOLA
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 484

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	1	0	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	1	0	1	0	0
Total	0	0	0	0	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	405287	2295832	76528	339174	1200031	680098
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	31523	1699277	56294	-	984334	628650
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	373764	626554	20234	339174	215697	51448
Gross claims paid and outstanding	21721	889534	968	157136	648216	83215
Net claims paid and outstanding	14059	234095	963	157136	58783	17213
Commissions	..	..	..	..	..	..
Management expenses	44042	362542	15306	70378	236431	40427
Life insurance funds and other reserves	240298					

Country : ANGOLA
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 523

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	509827	2060886	80610	396724	1021242	562310
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	26932	1452114	63784	-794	876299	512824
Plus reinsurance accepted (+)	-	2416	178	-	2218	19
Net premium written	482896	611188	17004	397518	147161	49505
Gross claims paid and outstanding	77083	657381	1191	211227	373748	71214
Net claims paid and outstanding	73296	258257	422	211227	31275	15333
Commissions	..	849	81	..	761	7
Management expenses	55571	348899	16122	82122	201185	49470
Life insurance funds and other reserves	351274					

Country : ANGOLA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 563

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	1	-	-	1	-

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	454424	2828472	82156	493621	1362330	890365
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	7295	1605402	43727	-	850060	711615
Plus reinsurance accepted (+)	-	2678	179	-	2475	24
Net premium written	447129	1225748	38608	493621	514745	178774
Gross claims paid and outstanding	60562	662748	4768	336410	202249	119322
Net claims paid and outstanding	52192	157219	4647	-	114913	37659
Commissions	-	939	84	-	845	10
Management expenses	21411	196304	12750	40000	90026	53528
Life insurance funds and other reserves	101136					

Country : ANGOLA
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 572

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	1	-	-	1	-

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	421741	2765002	80480	449980	1464296	770246
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	1558	1594163	40160	-	843984	710019
Plus reinsurance accepted (+)	-	3957	433	-	3490	34
Net premium written	420183	1174796	40753	449980	623802	60261
Gross claims paid and outstanding	120445	805509	45	367618	362852	74994
Net claims paid and outstanding	115724	118117	45	-	109960	8112
Commissions	-	1393	198	-	1181	14
Management expenses	25814	169588	9806	36715	84466	38601
Life insurance funds and other reserves	101931					

Country : ARGENTINA
Year : 07.1983/06.1984

I. General information on the domestic market :

Number of employees in the insurance sector : 47027

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	242	2	64	175	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	15	0	12	3	0
Total	257	2	76	178	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2189	44245	7126	24563	3435	9120
Written by foreign companies (%)	0.1	1.0	3.7	0.2	0.6	0.9
Less reinsurance ceded (-)	114	10284	4281	890	2436	2677
Plus reinsurance accepted (+)	41	3449	803	159	1231	1256
Net premium written	2116	37409	3648	23833	2229	7699
Gross claims paid and outstanding	994	20383	830	12399	1513	5641
Net claims paid and outstanding	994	20383	830	12399	1513	5641
Commissions	176	5525	427	3392	119	1586
Management expenses	596	8832	1191	5246	524	1870
Life insurance funds and other reserves	398					

Country : ARGENTINA
Year : 1984/1985

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** 22986
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	237	-	-	236	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	17	-	-	17	-
Total	254	-	-	253	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	73380	834180	108443	392064	58392	275279
Written by foreign companies (%)	0.02	0.9	3.9	0.3	0.8	0.7
Less reinsurance ceded (-)	3789	124253	64644	19669	39706	234
Plus reinsurance accepted (+)	.	41849	24942	1725	15182	.
Net premium written	69591	751774	68741	374120	33868	275045
Gross claims paid and outstanding	.	.	.	.	.	.
Net claims paid and outstanding	40616	382474	.	.	.	.
Commissions	5797	.	40435	78380	3661	.
Management expenses	151	.	36194	497	2969	.
Life insurance funds and other reserves	.					.

Country : ARGENTINA
Year : 07.1985/06.1986

I. General information on the domestic market :

Number of employees in the insurance sector : 52752

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	230	0	0	229	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	14	0	0	14	0
Total	244	0	0	243	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	1265834	..	..	..	..
Written by foreign companies (%)	0.2	2.0	..	..	..	..
Less reinsurance ceded (-)	..	403506	..	..	..	..
Plus reinsurance accepted (+)	..	55032	..	..	..	..
Net premium written	134073	917360	..	..	..	..
Gross claims paid and outstanding	..	540024	..	..	..	..
Net claims paid and outstanding	82595	601899	..	..	..	..
Commissions	25502	339118	..	..	..	..
Management expenses	11868	153465	..	..	..	..
Life insurance funds and other reserves	10855					

Country : ARGENTINA
Year : 1986/1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** 22752
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	220	-	-	219	1
- Foreign controlled	-	-	-	-	-
2. Foreign companies	14	-	-	14	-
Total	234	-	-	233	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	339910	2784020	361922	1308490	194881	918727
Written by foreign companies (%)	0.1	1.7	6.7	0.6	1.5	1.3
Less reinsurance ceded (-)	12281	839896	290969	65817	134524	348586
Plus reinsurance accepted (+)	.	139668	83242	5757	50669	.
Net premium written	327629	2083792	154195	1248430	111026	570141
Gross claims paid and outstanding	-	-	-	-	-	.
Net claims paid and outstanding	2194730	1528752	.	.	.	.
Commissions	27112	.	112508	276434	29674	.
Management expenses	.	.	77592	355415	31652	.
Life insurance funds and other reserves	.					

Country : ARGENTINA
Year : 1987/1988

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	217	-	-	216	1
- Foreign controlled	.	.	.	.	.
2. Foreign companies	11	-	-	11	-
Total	228	-	-	227	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1597670	13141011	1823121	6591286	98680	4627924
Written by foreign companies (%)	0.08	1.7	6.5	0.5	13.6	1.2
Less reinsurance ceded (-)	52316	3374241	456209	331352	76224	2510456
Plus reinsurance accepted (+)	.	475370	420121	29163	26086	.
Net premium written	1545354	10242140	1787033	6289097	48542	2117468
Gross claims paid and outstanding	.	.	.	.	.	.
Net claims paid and outstanding	.	7687344	.	.	.	.
Commissions	.	.	521524	1428331	32229	.
Management expenses	.	.	388322	1789305	17935	.
Life insurance funds and other reserves	.					

Country : ARGENTINA
Year : 1988/1989

I. General information on the domestic market :

Number of employees in the insurance sector : 56609
- **(a) in the companies : 21609**
- **(b) in the intermediaries : 35000**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	213	(..)	(..)	212	1
- Foreign controlled	(..)	(..)	(..)	(..)	(-)
2. Foreign companies	12	(..)	(..)	12	(-)
Total	225	(..)	(..)	224	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	26164	267080	40587	138762	27925	59802
Written by foreign companies (%)	0.02	1.46	4.40	0.44	0.77	2.15
Less reinsurance ceded (-)	854	83325	28148	12631	19700	22845
Plus reinsurance accepted (+)	48	8208	3211	248	2755	1995
Net premium written	25358	191964	15650	126381	10981	38952
Gross claims paid and outstanding	..	..	..	..	..	..
Net claims paid and outstanding	15271	100089	4828	70660	4304	20296
Commissions	2124	53109	10029	26396	3930	12754
Management expenses	4563	56790	7553	32744	3838	12655
Life insurance funds and other reserves	2765					

Country : BAHAMAS
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	6	2	2	5	-
- Foreign controlled	(41)	(2)	(29)	(10)	-
2. Foreign companies	41	2	29	10	-
Total	47	3	30	15	-

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	50	61	.	.	.	.
Written by foreign companies (%)	41	45	.	.	.	.
Less reinsurance ceded (-)	-	-	-	-	-	-
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	-	-	-	-	-	-
Gross claims paid and outstanding	-	-	-	-	-	-
Net claims paid and outstanding	-	-	-	-	-	-
Commissions	-	-	-	-	-	-
Management expenses	-	-	-	-	-	-
Life insurance funds and other reserves	-					

Country : BAHAMAS
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	8	6	2	-	-
- Foreign controlled	..	..	..	..	..
2. Foreign companies	47	14	33	-	-
Total	55	20	35	-	-

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	77	45	..	..	..	..
Written by foreign companies (%)	62.0	45.3	..	..	..	..
Less reinsurance ceded (-)	2	7	..	..	..	..
Plus reinsurance accepted (+)	-	-	..	..	..	..
Net premium written	75	38	..	..	..	..
Gross claims paid and outstanding	31	19	..	..	..	..
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	12	11	..	..	..	..
Management expenses	21	3	..	..	..	..
Life insurance funds and other reserves	169					

Country : BAHAMAS
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 1092
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	8	6	2	-	-
- Foreign controlled	..	..	..	..	..
2. Foreign companies	49	15	34	-	-
Total	57	21	36	-	-

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	87	56	19	27	4	5
Written by foreign companies (%)	70.0	46.5	..	..	..	..
Less reinsurance ceded (-)	2	12	..	..	..	..
Plus reinsurance accepted (+)	-	..	..	..	..	..
Net premium written	85	49	..	..	..	..
Gross claims paid and outstanding	34	21	5	13	1	3
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	12	14	..	..	..	..
Management expenses	23	3	..	..	..	..
Life insurance funds and other reserves	205					

Country : BAHAMAS
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 1115
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	8	6	2	-	-
- Foreign controlled	48	15	33	..	-
2. Foreign companies	48	15	33	..	-
Total	56	21	35	-	-

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	96	64	22	33	4	5
Written by foreign companies (%)	80.0	75.5	..	..	..	..
Less reinsurance ceded (-)	2	15	..	..	..	..
Plus reinsurance accepted (+)	-	-	..	..	..	..
Net premium written	94	49	..	..	..	..
Gross claims paid and outstanding	44	23	7	14	1	1
Net claims paid and outstanding	46	345	..	..	..	..
Commissions	14	16	..	..	..	..
Management expenses	27	4	..	..	..	..
Life insurance funds and other reserves	220					

Country : BAHAMAS
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 1115

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	8	1	2	5	-
- Foreign controlled	(49)	(1)	(35)	(13)	-
2. Foreign companies	49	1	35	13	-
Total	57	2	37	18	-

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	107	70	24	28	5	13
Written by foreign companies (%)	79.8	75.5	-	-	-	-
Less reinsurance ceded (-)	2	16	-	-	-	-
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	105	54	-	-	-	-
Gross claims paid and outstanding	55	50	9	27	12	2
Net claims paid and outstanding	-	-	-	-	-	-
Commissions	19	16	-	-	-	-
Management expenses	26	4	-	-	-	-
Life insurance funds and other reserves	271	41				

Country : BAHAMAS
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 100
(a) in the companies : 55
(b) in the intermediaries : 45

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	8	6	2	.	-
- Foreign controlled	47	14	33	.	-
2. Foreign companies	47	14	33	.	-
Total	55	20	35	.	-

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	109	65	28	29	4	4
Written by foreign companies (%)	83	77	.	.	.	.
Less reinsurance ceded (-)	2	15	-	-	-	-
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	107	51	-	-	-	-
Gross claims paid and outstanding	..	..	..	..	..	..
Net claims paid and outstanding	67	57	20	28	4	5
Commissions	12	16	-	-	-	-
Management expenses	35	4	-	-	-	-
Life insurance funds and other reserves	316	40				

Country : BAHRAIN
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 522

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	6	0	4	2	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	37	2	9	1	25
Total	43	2	13	3	25

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2211	19211	4895	6446	3358	4512
Written by foreign companies (%)	98.5	22.0	15.2	32.6	22.4	14.0
Less reinsurance ceded (-)	627	11558	..	..	..	..
Plus reinsurance accepted (+)	-	-	..	..	..	..
Net premium written	1584	7653	..	..	..	..
Gross claims paid and outstanding	341	13475	3033	5553	1635	3249
Net claims paid and outstanding	271	5442	..	..	..	..
Commissions	..	..	..	..	..	..
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	..					

Country : BANGLADESH
Year : 1983

I. General information on the domestic market :

Number of employees in the insurance sector : **19062**

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	1	1	0	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	2	1	0	0	0

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	254	703	179	55	438	31
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	4	310	48	-	249	12
Plus reinsurance accepted (+)	-	33	10	-	22	1
Net premium written	250	426	141	55	210	20
Gross claims paid and outstanding	89	749	75	77	479	117
Net claims paid and outstanding	88	388	56	77	229	26
Commissions	..	..	..	..	..	..
Management expenses	142	102	26	3	55	12
Life insurance funds and other reserves	867					

Country : BARBADOS
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	15	5	5	5	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	29	11	13	5	0
Total	44	16	18	10	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	43435	73962	28764	30656	4282	10260
Written by foreign companies (%)	59.0	36.0	33.0	37.0	36.0	39.0
Less reinsurance ceded (-)	1712	36959	26312	4270	2888	3489
Plus reinsurance accepted (+)	-	6404	5387	85	32	900
Net premium written	41723	43407	7839	26471	1426	7671
Gross claims paid and outstanding	..	33934	12613	15239	2578	3504
Net claims paid and outstanding	13436	19838	3100	13349	672	2717
Commissions	-5860	-464	2650	-2660	125	-579
Management expenses	8288	6780	2509	2429	433	1409
Life insurance funds and other reserves	191292					

Country : BARBADOS
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	15	5	5	5	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	28	11	12	5	0
Total	43	16	17	10	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	48405	78837	30265	32444	3995	12233
Written by foreign companies (%)	59.0	..	34.0	43.0	36.0	36.0
Less reinsurance ceded (-)	1889	39183	27029	5581	2574	3979
Plus reinsurance accepted (+)	1	7586	6587	104	14	881
Net premium written	46517	47240	9703	26967	1435	9135
Gross claims paid and outstanding	..	44988	19362	18161	1495	5970
Net claims paid and outstanding	15227	24687	4763	15929	556	3439
Commissions	6698	-1876	1775	-2900	62	-813
Management expenses	9004	7320	2755	2789	417	1359
Life insurance funds and other reserves	211404					

Country : BARBADOS
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	11	4	5	2	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	22	11	11	0	0
Total	33	15	16	2	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	56061	89053	34224	36961	4365	13503
Written by foreign companies (%)	42.8	35.1	29.2	35.2	16.7	38.0
Less reinsurance ceded (-)	2313	44733	31493	5664	2895	4681
Plus reinsurance accepted (+)	-	8181	6980	176	17	1008
Net premium written	53748	52501	9711	31473	1487	9830
Gross claims paid and outstanding	18583	39804	11105	21814	1909	4976
Net claims paid and outstanding	18583	26421	3418	18269	895	3839
Commissions	7175	57	3342	-2948	273	-610
Management expenses	7863	13313	1838	3320	488	1667
Life insurance funds and other reserves	238495					

Country : BARBADOS
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	11	4	5	2	-
- Foreign controlled	(5)	(2)	(2)	(1)	-
2. Foreign companies	23	10	13	-	-
Total	34	14	18	2	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	61508	97807	35558	42344	4905	15000
Written by foreign companies (%)	39.5	28.2	27.6	29.7	14.0	36.4
Less reinsurance ceded (-)	3500	45911	32853	4976	3046	5036
Plus reinsurance accepted (+)	1	9198	7652	364	17	1166
Net premium written	58009	61094	10357	37731	1876	11130
Gross claims paid and outstanding	.	84131	16932	49492	3971	13736
Net claims paid and outstanding	22135	56484	5672	40883	983	8946
Commissions	7909	14074	7359	4411	291	2013
Management expenses	9446	9372	3537	3578	503	1754
Life insurance funds and other reserves	278076					

Country : BARBADOS
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	11	4	5	2	-
- Foreign controlled	(5)	(2)	(2)	(1)	-
2. Foreign companies	23	10	13	-	-
Total	34	14	18	2	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	69301	104891	38092	47246	4987	14566
Written by foreign companies (%)	39.7	27.2	21.8	29.6	11.7	38.8
Less reinsurance ceded (-)	3876	49291	36088	5144	2884	5175
Plus reinsurance accepted (+)	-	8067	6547	202	27	1291
Net premium written	65425	63667	8551	42304	2130	10682
Gross claims paid and outstanding	.	88926	19299	51855	2774	14998
Net claims paid and outstanding	21706	56382	4333	43961	1218	9870
Commissions	9002	15107	7531	5231	320	2025
Management expenses	10546	9811	3464	4185	357	1805
Life insurance funds and other reserves	319038	57396	5841	41074	1339	9142

Country : BARBADOS
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	11	4	5	2	-
- Foreign controlled	4	2	1	1	-
2. Foreign companies	21	10	11	-	-
Total	36	16	17	3	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	79637	118454	41994	55197	5597	15666
Written by foreign companies (%)	40.9	28.7	24.2	32.0	12.4	35.2
Less reinsurance ceded (-)	3993	54679	38578	6953	3177	5971
Plus reinsurance accepted (+)	..	9080	7322	354	17	1387
Net premium written	75642	72856	10737	48599	2440	11080
Gross claims paid and outstanding	..	115463	27656	69418	3082	15307
Net claims paid and outstanding	25777	77755	9118	56911	1343	10383
Commissions	9332	16819	8403	5891	395	2130
Management expenses	12124	10599	3724	4586	420	1869
Life insurance funds and other reserves	350990	73835	9326	52418	1358	10733

Country : BENIN
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 264

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	103414	2351528	224407	1245153	741389	140580
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	53354	815137	182316	186087	431359	14375
Plus reinsurance accepted (+)	0	0	0	0	0	0
Net premium written	50060	1536391	42090	1059065	390530	125705
Gross claims paid and outstanding	61849	7359713	967488	6102832	243882	45510
Net claims paid and outstanding	36985	6099794	840560	4993859	226783	38592
Commissions	..	89994	0	0	89994	0
Management expenses	45866	788268	99529	552250	74139	62350
Life insurance funds and other reserves	..					

Country : BENIN
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 260

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	1	-	-	1	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	71359	2658455	221246	1278642	1093876	64691
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	23916	860004	196143	169915	474223	19723
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	47443	1798451	25103	1108727	619653	44968
Gross claims paid and outstanding	5890	1599086	16612	1492916	75629	13929
Net claims paid and outstanding	3404	1420260	4066	1339873	63451	12870
Commissions	480	73213	-	-	73213	-
Management expenses	24062	869429	74597	431177	368850	21806
Life insurance funds and other reserves	340994					

Country : BENIN
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 264

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	1	-	-	1	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	52574	2806298	297955	1532739	877024	98580
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	42000	530324	231238	111376	136397	51313
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	10574	2275074	66717	1421363	740627	47267
Gross claims paid and outstanding	.	1603706	12913	1467625	64970	58198
Net claims paid and outstanding	.	1578876	5214	1467626	52882	53154
Commissions	577	66056	-	-	66056	-
Management expenses	17624	941222	99931	514085	294195	33061
Life insurance funds and other reserves	258678					

Country : BENIN
Year : 1990

I. General information on the domestic market :

Number of employees in the insurance sector : 255

- **(a) in the companies : 255**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	1	-	-	1	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	24835	2746355	377247	1401295	762723	205088
Written by foreign companies **(%)**	-	-	-	-	-	-
Less reinsurance ceded (-)	11073	717763	261228	82632	256906	116998
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	13761	1758591	116019	1318663	505817	88091
Gross claims paid and outstanding	10241	1755980	98628	1454106	103209	100035
Net claims paid and outstanding	10241	1566566	27162	1351606	94706	93091
Commissions	383	52363	-	-	52363	-
Management expenses	-	-	-	-	-	-
Life insurance funds and other reserves	219436					

Country : BHUTAN
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 66
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1673	8449	2890	2998	1855	706
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	63	5667	2722	510	1802	633
Plus reinsurance accepted (+)	0	3675	2736	0	862	77
Net premium written	1610	6457	2904	2488	915	150
Gross claims paid and outstanding	217	1491	112	1018	125	236
Net claims paid and outstanding	217	2784	1286	904	492	102
Commissions	..	386	96	238	17	35
Management expenses	736	1397	659	340	329	69
Life insurance funds and other reserves	5950					

Country : BHUTAN
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 66

(a) in the companies : ..

(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1893	10163	4267	3130	2132	634
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	60	7020	4038	409	2042	531
Plus reinsurance accepted (+)	0	3443	2707	0	652	84
Net premium written	1833	6586	2936	2721	742	187
Gross claims paid and outstanding	452	3169	354	2181	212	422
Net claims paid and outstanding	444	3526	1201	1793	396	136
Commissions	137	1185	735	188	131	131
Management expenses	735	1637	843	381	336	77
Life insurance funds and other reserves	7381					

Country : BHUTAN
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 660
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2082	12605	4680	4205	2935	785
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	62	8233	4391	364	2827	651
Plus reinsurance accepted (+)	0	4377	3527	0	816	34
Net premium written	2020	8749	3816	3841	924	168
Gross claims paid and outstanding	439	4865	2467	2019	251	128
Net claims paid and outstanding	407	4028	1614	1802	563	49
Commissions	148	598	137	378	38	45
Management expenses	904	1828	866	461	407	94
Life insurance funds and other reserves	8979					

Country : BHUTAN
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 65
- **(a) in the companies : 65**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	1	-	-	1	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2306	14449	5573	4488	2600	1788
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	81	9783	5142	496	2524	1621
Plus reinsurance accepted (+)	-	4397	3540	-	841	16
Net premium written	2225	9063	3971	3992	917	183
Gross claims paid and outstanding	597	6141	1861	2594	1424	262
Net claims paid and outstanding	553	4866	1780	2328	663	95
Commissions	146	-1802	-1205	114	-252	-459
Management expenses	769	1691	818	402	308	163
Life insurance funds and other reserves	10802	3626	1589	1598	366	73

Country : BOLIVIA
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	15	10	4	0	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	4	2	2	0	0
Total	19	12	6	0	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2641	67003	10617	17387	29059	9940
Written by foreign companies (%)	23.0	5.0	7.0	2.0	1.0	18.0
Less reinsurance ceded (-)	387	46314	277	2689	27272	16076
Plus reinsurance accepted (+)	29	2118	9885	-34	1913	-9646
Net premium written	2283	22807	20225	14664	3700	-15782
Gross claims paid and outstanding	..	41489	5504	9990	17246	8749
Net claims paid and outstanding	..	5780	520	8431	-2984	187
Commissions	128	2538	..	..	..	..
Management expenses	..	25439	..	..	..	..
Life insurance funds and other reserves	..					

Country : BOLIVIA
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	15	13	1	0	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	4	2	2	0	0
Total	19	15	3	0	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	447990	7242816	1070496	1664412	3348523	1159385
Written by foreign companies (%)	0.4	2.0	5.0	3.0	0.2	3.0
Less reinsurance ceded (-)	135656	5550455	1145454	103467	3176159	1125375
Plus reinsurance accepted (+)	-67	990186	185069	40737	499961	264419
Net premium written	312267	2682547	110111	1601682	672325	298429
Gross claims paid and outstanding	..	9986809	752759	1670128	3146244	4417678
Net claims paid and outstanding	60683	2918040	179957	1506072	866978	365033
Commissions	37889	333930	97374	119996	37056	79504
Management expenses	..	3771967	..	..	..	..
Life insurance funds and other reserves	..					

Country : BOLIVIA
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 439

- **(a) in the companies : 400**
- **(b) in the intermediaries : 39**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	17	9	7	0	1
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	17	9	7	0	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	4386	56318	10781	17196	6779	21562
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	1132	37604	11311	952	5698	19643
Plus reinsurance accepted (+)	352	477	103	15	88	271
Net premium written	3606	19191	-427	16259	1169	2190
Gross claims paid and outstanding	3984	37597	3834	12313	3678	17772
Net claims paid and outstanding	3551	15303	1130	10892	87	3194
Commissions	321	2818	-	-	-	-
Management expenses	3103	17584	-	-	-	-
Life insurance funds and other reserves	4616					

Country : BOTSWANA
Year : 07.1984/06.1985

I. General information on the domestic market :

Number of employees in the insurance sector : 247

- **(a) in the companies : ..**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	3	0	1	2	0
- Foreign controlled	(2)	0	(1)	(1)	0
2. Foreign companies	0	0	0	0	0
Total	3	0	1	2	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	4066	13609	3456	4960	381	4812
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	712	10892	3123	3577	343	3849
Plus reinsurance accepted (+)	0	0	0	0	0	0
Net premium written	3354	2717	333	1383	38	963
Gross claims paid and outstanding	280	5408	938	2889	69	1512
Net claims paid and outstanding	179	856	169	456	8	223
Commissions	482	1861	398	574	64	825
Management expenses	1083	2130	430	931	31	738
Life insurance funds and other reserves	11402					

Country : BOTSWANA
Year : 07.1985/06.1986

I. General information on the domestic market :

Number of employees in the insurance sector : 247

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	3	0	1	1	0
- Foreign controlled	(2)	0	(1)	(1)	0
2. Foreign companies	0	0	0	0	0
Total	3	0	1	2	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	6512	18299	4452	6304	1029	6514
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	1082	13181	3682	4341	982	4176
Plus reinsurance accepted (+)	0	0	0	0	0	0
Net premium written	5430	5118	770	1963	47	2338
Gross claims paid and outstanding	549	5467	1164	2970	70	1263
Net claims paid and outstanding	487	1583	159	1020	13	391
Commissions	581	2611	842	607	134	1028
Management expenses	1433	3006	600	1368	55	983
Life insurance funds and other reserves	17526					

Country : BOTSWANA
Year : 07.1986/06.1987

I. General information on the domestic market :

Number of employees in the insurance sector : 282

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	3	0	1	1	0
- Foreign controlled	(2)	0	(1)	(1)	0
2. Foreign companies	0	0	0	0	0
Total	3	0	1	2	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	7217	23536	5709	8353	1297	8177
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	648	17372	5055	4998	1208	6111
Plus reinsurance accepted (+)	0	0	0	0	0	0
Net premium written	6569	6164	654	3355	89	2066
Gross claims paid and outstanding	744	6528	626	4278	111	1513
Net claims paid and outstanding	658	2552	139	1945	34	434
Commissions	631	3258	1042	739	184	1293
Management expenses	1563	3026	459	1498	63	1006
Life insurance funds and other reserves	23476					

Country : BRAZIL
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 75700

(a) in the companies : ..

(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	80	0	0	79	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	19	0	0	19	0
Total	99	0	0	98	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	486984	2627183	738146	632367	491987	764683
Written by foreign companies (%)	1.0	1.5	2.0	1.0	1.8	0.7
Less reinsurance ceded (-)	2188	977315	403963	27283	279584	266485
Plus reinsurance accepted (+)	197	454240	101631	16280	108866	227463
Net premium written	484993	2104108	435814	621364	321269	725661
Gross claims paid and outstanding	193300	1128853	116165	419842	220006	372840
Net claims paid and outstanding	193143	1209561	74167	416955	216662	501777
Commissions	76744	392262	145877	100401	52182	93802
Management expenses	77080	359700	66521	32551	36997	223631
Life insurance funds and other reserves	10610					

Country : BRAZIL
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 76000

(a) in the companies : ..

(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	83	0	0	82	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	19	0	0	19	0
Total	102	0	0	101	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1950450	10701793	2869289	3200676	1741749	2890078
Written by foreign companies (%)	..	0.20	0.30	0.04	0.25	0.13
Less reinsurance ceded (-)	4811	3498319	1534814	117256	1006344	839905
Plus reinsurance accepted (+)	436	1568485	343934	69919	418824	735807
Net premium written	1946076	8771958	1678409	3153339	1154230	2785980
Gross claims paid and outstanding	917751	4563983	397879	1992521	787502	1386081
Net claims paid and outstanding	942312	5462830	481823	2040104	974825	1966077
Commissions	266790	1617473	572554	507953	185837	351128
Management expenses	317265	1278686	320580	170484	115729	671894
Life insurance funds and other reserves	49122					

Country : BRAZIL
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : ..

(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	97	0	21	75	1
- Foreign controlled	(17)	7	10	0	0
2. Foreign companies	1	0	0	1	0
Total	98	0	21	76	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	5581	30202	6977	9773	4749	8703
Written by foreign companies (%)	-	0.2	0.3	0.02	0.02	0.08
Less reinsurance ceded (-)	2105	7258	2764	195	2762	1527
Plus reinsurance accepted (+)	2	6399	2599	195	2137	1458
Net premium written	3478	29343	6812	9773	4124	8634
Gross claims paid and outstanding	2076	14120	1225	6123	1831	4941
Net claims paid and outstanding	2076	13670	1219	6123	1587	4741
Commissions	1013	5070	1748	1605	581	1136
Management expenses	-	-	-	-	-	-
Life insurance funds and other reserves	-					

Country : BRAZIL
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	97	-	21	75	1
- Foreign controlled	(17)	-	(7)	(10)	-
2. Foreign companies	1	-	-	1	-
Total	98	-	21	76	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	16877	94259	22319	35459	14656	21825
Written by foreign companies (%)	0.04	0.16	0.25	0.01	0.46	0.12
Less reinsurance ceded (-)	3305	21568	8465	596	8279	4228
Plus reinsurance accepted (+)	3305	18513	7815	596	6213	3889
Net premium written	16877	91204	21669	35459	12590	21486
Gross claims paid and outstanding	6618	50690	6181	25208	5669	13632
Net claims paid and outstanding	6618	49114	5873	25208	4700	13333
Commissions	3672	17475	6315	5817	1976	3367
Management expenses	.	.	.	.	.	.
Life insurance funds and other reserves	.					

Country : BRAZIL
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	97	-	21	75	1
- Foreign controlled	(17)	-	(7)	(10)	-
2. Foreign companies	1	-	-	1	-
Total	98	-	21	76	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	101398	699799	156581	274277	93681	175259
Written by foreign companies (%)	-	0.16	0.17	0.04	0.52	0.16
Less reinsurance ceded (-)	2	179154	85724	4550	53985	34895
Plus reinsurance accepted (+)	2	147619	72249	4550	40315	30506
Net premium written	101398	668264	143106	274277	80011	170870
Gross claims paid and outstanding	35675	499017	41902	149708	200262	107145
Net claims paid and outstanding	35675	306864	38960	148708	12726	106470
Commissions	..	..	..	..	..	..
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	..					

Country : BURKINA FASO
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	0	1	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	2	0	1	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	150922	3335945	712233	1355847	928029	339836
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	79836	1393605	471091	119150	557319	246045
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	71086	1942340	241142	1236697	370710	93791
Gross claims paid and outstanding	117579	1117841	63336	690827	266047	97631
Net claims paid and outstanding	101279	1060987	..	..	..	..
Commissions	10998	134772	51235	49899	38696	-5058
Management expenses	12659	565430	109467	249490	166205	40268
Life insurance funds and other reserves	487466					

Country : BURUNDI
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 130

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	916596	93482	376834	390437	55843
Written by foreign companies (%)	..	.	.	.	.	.
Less reinsurance ceded (-)	..	427992	56808	27063	317050	27071
Plus reinsurance accepted (+)	..	-	-	-	-	-
Net premium written	..	488604	36674	349771	73387	28772
Gross claims paid and outstanding	..	908324	242470	489870	177328	-1344
Net claims paid and outstanding	..	543559	17295	488613	32909	4742
Commissions	..	115142	15177	718	93705	5542
Management expenses	..	39085	2927	21643	12718	1797
Life insurance funds and other reserves	..					

Country : BURUNDI
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 130
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	1113422	111148	451767	452672	97835
Written by foreign companies (%)	..		.	.	.	.
Less reinsurance ceded (-)	..	470743	53181	7596	356358	53608
Plus reinsurance accepted (+)	..	-	-	-	-	-
Net premium written	..	642679	57967	444171	96314	44227
Gross claims paid and outstanding	..	599131	-103038	493372	161977	46820
Net claims paid and outstanding	..	548541	-2729	487367	42545	21358
Commissions	..	154377	12825	-2673	134944	9281
Management expenses	..	45786	3619	24479	14766	2922
Life insurance funds and other reserves	..					

Country : BURUNDI
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	0	0	2	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	2	0	0	2	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	13390	1255534	157572	484753	480070	133139
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	1663	546354	83725	9860	379388	73381
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	11727	709180	73847	474893	100682	59758
Gross claims paid and outstanding	..	992510	6539	778069	179267	28635
Net claims paid and outstanding	..	783960	1842	743716	-14218	52620
Commissions	931	156434	19193	-124	124795	12570
Management expenses	404	51501	4900	25893	16297	4411
Life insurance funds and other reserves	4344					

Country : CAMEROON
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 1481
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	7	0	2	4	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	7	1	6	0	0
Total	14	1	8	4	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2916	34089	3787	14378	7090	8834
Written by foreign companies (%)	56.0	24.0	38.0	15.0	47.0	15.0
Less reinsurance ceded (-)	825	13020	2563	1470	4578	4409
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	2091	21069	1224	12908	2512	4425
Gross claims paid and outstanding	2060	26548	1166	10699	10717	3966
Net claims paid and outstanding	1493	12423	-755	11664	748	766
Commissions	398	3957	809	1211	805	1132
Management expenses	380	6906	645	3378	1122	1761
Life insurance funds and other reserves	3515					

Country : CAMEROON
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 1481

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	7	0	2	4	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	7	1	6	0	0
Total	14	1	8	4	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	3912	37457	4210	16889	7561	8797
Written by foreign companies (%)	55.0	26.0	41.0	15.0	49.0	21.0
Less reinsurance ceded (-)	873	16284	2856	1736	6956	4736
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	3039	21173	1354	15153	605	4061
Gross claims paid and outstanding	1626	27222	7456	12831	1330	5605
Net claims paid and outstanding	1166	13107	307	11221	-2662	4240
Commissions	533	4472	973	1466	992	1041
Management expenses	810	8221	740	4440	1198	1843
Life insurance funds and other reserves	8190					

Country : CAMEROON
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 705

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	7	0	1	5	1
- Foreign controlled	(4)	0	(1)	(3)	0
2. Foreign companies	7	1	6	0	0
Total	14	1	7	5	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	4143	31324	4004	12222	6033	9065
Written by foreign companies (%)	45.3	3.9	6.0	-	14.9	..
Less reinsurance ceded (-)	1528	13215	2962	1602	3865	4786
Plus reinsurance accepted (+)	-	648	157	-	356	135
Net premium written	2615	18757	1199	10620	2524	4414
Gross claims paid and outstanding	747	18516	209	10642	1561	6104
Net claims paid and outstanding	515	14009	150	9396	1276	3187
Commissions	524	4529	890	1360	776	1503
Management expenses	965	5448	703	2142	997	1606
Life insurance funds and other reserves	2928					

Country : CAPE VERDE
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 70

- **(a) in the companies : ..**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	1	0	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	0	0	1	0	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	200749	19083	35109	86844	59713
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	..	130892	16263	2303	58055	54271
Plus reinsurance accepted (+)	..	11433	2212	-	7967	1254
Net premium written	..	81290	5032	32806	36756	6696
Gross claims paid and outstanding	..	55338	479	20116	33314	1429
Net claims paid and outstanding	..	41232	973	19318	20367	574
Commissions	..	80	26	8	34	12
Management expenses	..	19312	1834	3380	8362	5736
Life insurance funds and other reserves	..					

Country : CAPE VERDE
Year : 1985 1

I. General information on the domestic market :

Number of employees in the insurance sector : 56
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	1	0	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	1	0	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	248196	37737	39717	122421	48321
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	..	168152	32229	2482	89128	44313
Plus reinsurance accepted (+)	..	6773	1162	-	5019	592
Net premium written	..	86817	6670	37235	38312	4600
Gross claims paid and outstanding	..	141632	1454	19742	81839	3322
Net claims paid and outstanding	..	42775	360	19742	15733	-169
Commissions	..	54	29	0	23	3
Management expenses	..	21812	..	..	..	..
Life insurance funds and other reserves	..					

Country : CAPE VERDE
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** 66
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	-	-	-	-	-
- Foreign controlled	1	-	-	1	-
2. Foreign companies	-	-	-	-	-
Total	1	-	-	1	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	860	242374	22206	88804	131337	27
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	-	164394	18748	45893	99753	-
Plus reinsurance accepted (+)	34	3621	744	14	2816	47
Net premium written	894	81601	4202	42925	34400	74
Gross claims paid and outstanding	1548	125452	35723	46832	42897	-
Net claims paid and outstanding	1548	57539	8	45953	11578	-
Commissions	..	34559	5824	4232	24503	-
Management expenses	..	27617	..	..	..	..
Life insurance funds and other reserves	..					

Country : CAPE VERDE
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** 66
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	-	-	-	-	-
- Foreign controlled	1	-	-	1	-
2. Foreign companies	-	-	-	-	-
Total	-	-	-	-	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	-	246028	16716	84442	144870	-
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	-	163131	13664	39778	109689	-
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	-	82897	3052	44664	35181	-
Gross claims paid and outstanding	139	124642	695	69292	54655	-
Net claims paid and outstanding	-	30286	4080	3249	22957	-
Commissions	-	..	..	..	..	..
Management expenses	-	29781	..	..	..	..
Life insurance funds and other reserves	-					

Country : CAPE VERDE
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : ..
(a) in the companies : 68
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	-	-	-	-	-
- Foreign controlled	1	-	1	-	-
2. Foreign companies	-	-	-	-	-
Total	1	-	1	-	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	-	243409	19836	90056	133465	52
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	-	150995	16415	37146	97432	2
Plus reinsurance accepted (+)	2	423	85	-	338	-
Net premium written	2	92837	3506	52910	36371	50
Gross claims paid and outstanding	529	94199	-24	81345	12878	-
Net claims paid and outstanding	529	84201	-83	73088	11196	-
Commissions	..	22	18	-	4	-
Management expenses	..	34037	..	..	..	..
Life insurance funds and other reserves	-					

Country : CENTRAL AF. REP
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 91

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	0	2	0	0
- Foreign controlled					
2. Foreign companies	7	0	7	0	0
Total	9	0	9	0	0

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1	1245	246	658	140	201
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	-	218	51	88	51	28
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	1	1027	195	570	89	173
Gross claims paid and outstanding	1	975	63	694	119	99
Net claims paid and outstanding	1	769	62	515	121	71
Commissions	..	86	21	40	13	12
Management expenses	1	537	66	348	66	58
Life insurance funds and other reserves	..					

Country : CENTRAL AF. REP
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 81

(a) in the companies : ..

(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	0	0	2	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	6	0	0	6	0
Total	8	0	0	8	0

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	12972	1780330	238991	367910	347945	825484
Written by foreign companies (%)	..	64.0	100.0	100.0	100.0	22.8
Less reinsurance ceded (-)	-	315123	100793	22363	164239	27728
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	12972	1465207	138198	345547	183706	797756
Gross claims paid and outstanding	2000	27487	44455	283520	9630	-310118
Net claims paid and outstanding	2000	-208292	-13334	265230	-114989	-345199
Commissions	35	172586	35157	19896	52269	65264
Management expenses	234	299419	62582	83824	92093	60920
Life insurance funds and other reserves	2000					

Country : CENTRAL AF. REP
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 82
- **(a) in the companies : 71**
- **(b) in the intermediaries : 11**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	4	-	4	-	-
Total	5	-	4	1	-

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	1001	276	297	286	142
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	..	307	77	16	175	39
Plus reinsurance accepted (+)	..	-	-	-	-	-
Net premium written	..	694	199	282	111	102
Gross claims paid and outstanding	..	802	24	493	222	63
Net claims paid and outstanding	..	793	-0.5	0.5	43	36
Commissions	..	127	42	16	47	22
Management expenses	..	308	85	89	93	41
Life insurance funds and other reserves	..					

Country : CENTRAL AF. REP
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 81

- **(a) in the companies : 69**
- **(b) in the intermediaries : 12**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	-
- Foreign controlled	1	-	-	1	-
2. Foreign companies	2	-	-	2	-
Total	4	-	-	4	-

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	964	169	359	288	148
Written by foreign companies (%)	..	62.43	39.93	77.22	55.90	64.34
Less reinsurance ceded (-)	..	233	42	20	162	8
Plus reinsurance accepted (+)	..	-	-	-	-	-
Net premium written	..	732	127	339	126	140
Gross claims paid and outstanding	..	742	44	327	256	115
Net claims paid and outstanding	..	619	13	363	169	74
Commissions	..	195	61	28	65	41
Management expenses	..	343	71	110	108	54
Life insurance funds and other reserves	..					

Country : CENTRAL AF. REP
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 100
- **(a) in the companies : 2**
- **(b) in the intermediaries : 4**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	1	-	1	-
- Foreign controlled	..	-	-	-	-
2. Foreign companies	4	3	-	1	-
Total	6	4	-	2	-

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	356	1492	301	810	229	152
Written by foreign companies (%)	-	-	7.9	28.9	5.6	5.8
Less reinsurance ceded (-)	-	-	-	-	-	-
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	..	..	..	..	..	..
Gross claims paid and outstanding	38	931	51	562	244	74
Net claims paid and outstanding	38	..	..	..	..	..
Commissions	-	2281	621	771	533	356
Management expenses	-	2121	815	200	637	469
Life insurance funds and other reserves	87					

Country : CHAD
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 69
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1961	670967	248185	335607	58517	28658
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	1112	352418	242896	33064	50524	25934
Plus reinsurance accepted (+)	-	2969	299	2375	50	245
Net premium written	849	321518	5588	304918	8043	2969
Gross claims paid and outstanding	0	188669	1922	114947	33512	38288
Net claims paid and outstanding	0	107348	5100	95483	6765	0
Commissions	.	.	.	.	.	.
Management expenses	19	29455	21500	114	3669	4172
Life insurance funds and other reserves	243					

Country : CHAD
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 98
- **(a) in the companies : 91**
- **(b) in the intermediaries : 7**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	-
- Foreign controlled	1	-	1	-	-
2. Foreign companies	..	..	..	..	..
Total	2	-	1	1	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	8489	1382537	306710	514071	342844	218912
Written by foreign companies (%)	0.0	9.16	8.14	9.25	4.12	18.30
Less reinsurance ceded (-)	4849	569858	290352	(46083)	210581	115008
Plus reinsurance accepted (+)	..	5474	..	..	..	..
Net premium written	3640	818679	16358	560154	132263	103904
Gross claims paid and outstanding	2143	469638	(2968)	197575	70870	204161
Net claims paid and outstanding	1622	296860	88452	204159	(39762)	44011
Commissions	-	115832	53277	23941	13922	24692
Management expenses	2434	451032	98752	167873	104771	79636
Life insurance funds and other reserves	2948					

Country : CHAD
Year : 1990 2

I. General information on the domestic market :

Number of employees in the insurance sector : 98
(a) in the companies : 91
(b) in the intermediaries : 7

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	-
- Foreign controlled	..	-	-	-	-
2. Foreign companies	1	-	1	-	-
Total	2	-	1	1	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	11450	1451478	381771	530569	383117	156021
Written by foreign companies (%)	0.0	10.0	7.79	8.15	9.32	24.16
Less reinsurance ceded (-)	5212	684118	319493	(11753)	273656	102722
Plus reinsurance accepted (+)	..	(47375)	..	..	..	..
Net premium written	6238	767360	62278	542322	109461	53299
Gross claims paid and outstanding	5391	298552	73325	107398	181573	(63744)
Net claims paid and outstanding	5391	(130693)	(162842)	97747	11661	(77259)
Commissions	-	130934	58859	30025	23276	18774
Management expenses	-	501122	129079	179942	131357	60744
Life insurance funds and other reserves	8064					

Country : CHILE
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 3142

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	45	15	27	0	3
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	45	15	27	0	3

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	17804	15245	5629	4349	2834	2433
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	1112	14719	6107	2318	4383	1911
Plus reinsurance accepted (+)	559	8838	2022	1842	2850	2124
Net premium written	17251	9364	1544	3873	1301	2646
Gross claims paid and outstanding	4289	8352	3593	2603	1290	866
Net claims paid and outstanding	4407	5352	852	2259	575	1666
Commissions	784	1757	903	442	172	240
Management expenses	1924	3401	..	..	..	..
Life insurance funds and other reserves	46957					

Country : CHILE
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 3135

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	44	17	24	0	3
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	44	17	24	0	3

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	26586	24372	9094	6057	4607	4614
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	1340	23129	10579	3140	6337	3073
Plus reinsurance accepted (+)	584	13537	3679	2748	3889	3221
Net premium written	25830	14780	2194	5665	2159	4762
Gross claims paid and outstanding	7218	28434	19955	3643	2316	2520
Net claims paid and outstanding	6846	9439	2054	3363	1165	2857
Commissions	1024	2763	1385	642	262	474
Management expenses	2749	4594	..	..	..	..
Life insurance funds and other reserves	76897					

Country : CHILE
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 3749

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	43	16	24	0	3
- Foreign controlled	(10)	4	6	0	0
2. Foreign companies	0	0	0	0	0
Total	43	16	24	0	3

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	32392	33686	12363	8011	6361	6946
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	1587	31918	14304	3942	9234	4438
Plus reinsurance accepted (+)	807	15972	4499	3311	5144	3018
Net premium written	31612	17740	2563	7380	2271	5526
Gross claims paid and outstanding	8118	18783	7201	5567	1507	4503
Net claims paid and outstanding	7800	10946	2032	5231	-447	4130
Commissions	1060	3947	1883	840	385	839
Management expenses	3314	6103	..	..	..	..
Life insurance funds and other reserves	115557	..	..	..	..	..

Country : CHILE
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a)	**in the companies :**	**4092**
(b)	**in the intermediaries :**	**4040**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	42	16	23	.	3
- Foreign controlled	8	4	3	.	1
2. Foreign companies	.	.	.	.	.
Total	50	20	26	.	4

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	46863	44617	15623	11727	2813	14454
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	3244	42006	17340	5792	3162	15712
Plus reinsurance accepted (+)	2032	19569	5063	4351	1502	8653
Net premium written	45651	22180	3346	10286	1153	7395
Gross claims paid and outstanding	43033	42373	17611	8543	4109	12110
Net claims paid and outstanding	44137	15400	2725	7419	719	4537
Commissions	1561	752	1115	-746	166	217
Management expenses	4880	7964	..	..	..	.
Life insurance funds and other reserves	138763	.	.	.	.	.

Country : CHILE
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a)	**in the companies :**	**4205**
(b)	**in the intermediaries :**	**3485**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	39	16	20	.	3
- Foreign controlled	9	4	4	.	1
2. Foreign companies	.	.	.	.	.
Total	48	20	24	.	4

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	60310	58568	19206	16976	3866	18520
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	1682	51319	19782	6911	4169	20457
Plus reinsurance accepted (+)	443	22308	4506	5062	1603	11137
Net premium written	59071	29557	3930	15127	1300	9200
Gross claims paid and outstanding	55882	52537	25782	12921	3047	10787
Net claims paid and outstanding	57017	19391	2468	10575	743	5605
Commissions	2095	813	1469	-1273	295	322
Management expenses	6283	9247	..	..	..	..
Life insurance funds and other reserves	201185					

Country : CHILE
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : 4456
(b) in the intermediaries : 1948

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	42	20	20	-	2
- Foreign controlled	-	-	-	-	-
2. Foreign companies	101	-	-	-	101
Total	143	20	20	-	103

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	88226	81477	16526	27413	7677	29860
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	6151	69715	16768	11251	7088	34608
Plus reinsurance accepted (+)	7462	27143	3659	7004	2251	14228
Net premium written	89537	38904	3418	23167	2840	9480
Gross claims paid and outstanding	93974	87937	34948	23833	5837	23319
Net claims paid and outstanding	83122	23818	2015	14923	1278	5602
Commissions	3463	8985	2818	2707	750	2709
Management expenses	8911	12424	-	-	-	-
Life insurance funds and other reserves	286603					

Country : CHILE
Year : 1990

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies :	**4639**
(b) in the intermediaries :	**2079**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	48	25	20	-	3
- Foreign controlled	-	-	-	-	-
2. Foreign companies	106	-	-	-	106
Total	154	25	20	-	109

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	150064	101922	20380	35600	8725	37218
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	18712	82508	20875	11070	7577	42985
Plus reinsurance accepted (+)	16340	34762	4620	9190	2468	18484
Net premium written	147691	54176	4124	33719	3616	12716
Gross claims paid and outstanding	179750	124715	42841	35463	9923	36485
Net claims paid and outstanding	149127	34773	2561	23242	2178	6792
Commissions	6797	11977	3651	3747	881	3697
Management expenses	14339	17906	-	-	-	-
Life insurance funds and other reserves	467946					

Country : CHINA
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies : 34787**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	.	.	1	.
- Foreign controlled	.	.	.	.	.
2. Foreign companies	.	.	.	.	.
Total	1	.	.	1	.

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	685	1917	..	..	..	..
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	.	340	..	..	..	..
Plus reinsurance accepted (+)	.	324	..	..	..	..
Net premium written	685	1901	..	..	..	..
Gross claims paid and outstanding	29	1672	..	..	..	..
Net claims paid and outstanding	.	.	..	..	..	..
Commissions	14	163	..	..	..	..
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	..					

Country : CHINA
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) **in the companies :** 48527

(b) **in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	1	..	..	1	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	393	2872	..	..	..	..
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	..	289	..	..	..	..
Plus reinsurance accepted (+)	..	224	..	..	..	..
Net premium written	393	2807	..	..	..	..
Gross claims paid and outstanding	31	1460	..	..	..	..
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	13	..	..	..	..	..
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	..					

Country : CHINA
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 70000

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1034	4058	..	..	..	..
Written by foreign companies (%)	.	.	..	..	..	..
Less reinsurance ceded (-)	-	298	..	..	..	..
Plus reinsurance accepted (+)	-	243	..	..	..	..
Net premium written	1034	4003	..	..	..	..
Gross claims paid and outstanding	97	2067	..	..	..	..
Net claims paid and outstanding	97	2061	..	..	..	..
Commissions	30	380	..	..	..	..
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	..					

Country : CHINA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : 68648

(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	..	..	..	1	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	..	..	..	1	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1589	5863	..	..	..	..
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	.	286	..	..	..	..
Plus reinsurance accepted (+)	.	244	..	..	..	..
Net premium written	1589	5821	1822	1638	236	..
Gross claims paid and outstanding	168	3010	..	..	..	..
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	52	547	140	125	281	..
Management expenses	288	224	99	34	91	..
Life insurance funds and other reserves	..					

Country : CHINA
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : 74876
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	.	.	1	.
- Foreign controlled	.	.	.	.	.
2. Foreign companies	.	.	.	.	.
Total	.	.	.	1	.

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2229	7833	2514	2265	3053	..
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	.	275	11	.	264	..
Plus reinsurance accepted (+)	.	245	9	.	235	..
Net premium written	2229	7803	2512	2265	3024	..
Gross claims paid and outstanding	313	3727	..	..	..	..
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	72	606	160	147	299	..
Management expenses	373	382	155	59	168	..
Life insurance funds and other reserves	..					

Country : COLOMBIA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 23826

(a) in the companies : ..

(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	62	24	34	0	4
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	62	24	34	0	4

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	28850	87957	23684	34674	19655	9944
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	6480	66117	25432	12734	18530	9241
Plus reinsurance accepted (+)	2633	37042	14577	11132	6844	4489
Net premium written	25002	58882	12829	33072	7969	5012
Gross claims paid and outstanding	12796	32742	4417	19697	7556	1072
Net claims paid and outstanding	10474	26079	3695	18964	2583	837
Commissions	4401	..	..	..	..	..
Management expenses	7170	..	..	..	..	..
Life insurance funds and other reserves	45682					

Country : CONGO
Year : 1983

I. General information on the domestic market :

Number of employees in the insurance sector : 319

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	.	.	.	.	.
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	82542	7793792	1691617	2487859	2663590	950726
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	-	2461608	..	..	..	..
Plus reinsurance accepted (+)	-	-	..	..	..	..
Net premium written	82542	5332184	..	..	..	..
Gross claims paid and outstanding	..	4067597	..	..	..	..
Net claims paid and outstanding	..	2703319	..	..	..	..
Commissions	..	..	..	..	..	..
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	..					

Country : CONGO
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 368

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	-
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	1	..	..	1	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	6521	6382	807	2466	1450	1213
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	1496	1470	..	..	..	..
Plus reinsurance accepted (+)	609	..	..	..	..	..
Net premium written	5025	4912	..	..	..	..
Gross claims paid and outstanding	2192	1905	..	..	..	..
Net claims paid and outstanding	2109	1822	..	..	..	..
Commissions	..	851	..	..	..	..
Management expenses	4941	..	..	..	..	..
Life insurance funds and other reserves	10952					

Country : COSTA RICA
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 2522
(a) in the companies : 2240
(b) in the intermediaries : 282

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	.	.	1	1
- Foreign controlled	.	.	.	.	.
2. Foreign companies	.	.	.	.	.
Total	2	.	.	1	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	317	2973	604	566	218	1584
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	6	643	443		122	78
Plus reinsurance accepted (+)	.	.	.	.	.	.
Net premium written	311	2329	161	566	96	1506
Gross claims paid and outstanding	1062	2575	56	546	102	1871
Net claims paid and outstanding	.	.	.	.	.	.
Commissions	6	231	86	89	17	39
Management expenses	12	430	61	176	27	166
Life insurance funds and other reserves	..					

Country : COSTA RICA
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 2528
- **(a) in the companies : 2240**
- **(b) in the intermediaries : 288**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	.	.	1	1
- Foreign controlled	.	.	.	.	.
2. Foreign companies	.	.	.	.	.
Total	2	.	.	1	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	379	3170	796	745	..	1629
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	8	666	553		..	113
Plus reinsurance accepted (+)	.	.	.	.	.	.
Net premium written	371	2504	243	745	..	1516
Gross claims paid and outstanding	1206	3297	143	945	..	2208
Net claims paid and outstanding	.	.	.	.	.	.
Commissions	78	252	108	116	..	28
Management expenses	169	518	99	121	..	298
Life insurance funds and other reserves	..					

Country : COSTA RICA
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 2549
(a) in the companies : 2232
(b) in the intermediaries : 317

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	0	0	1	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	2	0	0	1	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	521	4049	954	936	177	1982
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	8	804	736	2	53	13
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	513	3245	218	934	124	1969
Gross claims paid and outstanding	35	2910	110	1109	118	1572
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	115	350	139	154	21	35
Management expenses	75	675	97	171	35	371
Life insurance funds and other reserves	..					

Country : COSTA RICA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 2533
(a) in the companies : 2230
(b) in the intermediaries : 303

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	..	..	1	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	2	..	..	1	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	639	5237	1143	1457	245	2392
Written by foreign companies (%)		.	.	.	.	.
Less reinsurance ceded (-)	8	939	769	3	78	89
Plus reinsurance accepted (+)	.	.	.	.	.	.
Net premium written	631	4298	374	1454	167	2303
Gross claims paid and outstanding	1532	4260	189	947	114	3010
Net claims paid and outstanding	.	.	.	.	.	.
Commissions	146	487	167	223	27	70
Management expenses	89	810	126	189	43	452
Life insurance funds and other reserves	..					

Country : COSTA RICA
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 2517
(a) in the companies : 2229
(b) in the intermediaries : 288

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	.	.	1	1
- Foreign controlled	.	.	.	.	.
2. Foreign companies	.	.	.	.	.
Total	2	.	.	1	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	747	6624	1271	1819	319	3215
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	10	1238	942		145	151
Plus reinsurance accepted (+)	.	.	.	.	.	.
Net premium written	737	5386	329	1819	174	3064
Gross claims paid and outstanding	2307	5786	238	1700	198	3650
Net claims paid and outstanding	.	.	.	.	.	.
Commissions	159	586	185	279	38	83
Management expenses	134	1131	264	239	53	575
Life insurance funds and other reserves	..					

Country : COSTA RICA
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 2634

- **(a) in the companies : 2341**
- **(b) in the intermediaries : 293**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	3	2	-	1	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	3	2	-	1	-

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	935	8272	1491	2358	385	4038
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	13	1592	1050	156	143	243
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	412	6680	441	2202	242	3795
Gross claims paid and outstanding	60	4423	193	1614	133	2483
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	187	711	209	353	45	104
Management expenses	52	303	32	96	23	152
Life insurance funds and other reserves	682					

Country : COTE D'IVOIRE
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	17	4	13	..	..
- Foreign controlled	9	3	6	..	..
2. Foreign companies	19	3	16	..	..
Total	45	10	35	..	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	4787	46003	6143	22221	6647	10992
Written by foreign companies (%)	47	21	23	21	28	14
Less reinsurance ceded (-)	741	14359	2710	4953	3507	3189
Plus reinsurance accepted (+)	-	819	-	-	-	819
Net premium written	4046	32463	3433	17268	3140	8622
Gross claims paid and outstanding	2857	45855	2317	31011		
Net claims paid and outstanding					293	3868
Commissions	398	4638	1062	1887	756	933
Management expenses	1624	13530	1599	6928	1745	3258
Life insurance funds and other reserves	10443					

Country : COTE D'IVOIRE
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** 1500
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	19	6	13	..	..
- Foreign controlled	10	4	6	..	..
2. Foreign companies	19	3	16	..	..
Total	48	13	35	..	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	5712	47998	6138	21838	7002	13020
Written by foreign companies (%)	39.60	16.41	18.98	17.73	23.06	9.38
Less reinsurance ceded (-)	794	14873	2936	5762	2892	3283
Plus reinsurance accepted (+)	-	807	-	-	-	807
Net premium written	4918	33932	3202	16076	4110	10544
Gross claims paid and outstanding	3191	42682	2264	27684	2694	10040
Net claims paid and outstanding	2612	26973	(546)	20015	672	6832
Commissions	505	5334	989	2336	786	1223
Management expenses	1684	14946	1341	8809	1550	3246
Life insurance funds and other reserves	12580					

Country : CUBA
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 143
- **(a) in the companies : ..**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	0	2	0	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	2	0	0	0	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	-	40903	..	..	..	..
Written by foreign companies (%)	-	.	..	..	..	..
Less reinsurance ceded (-)	-	8717	..	..	..	..
Plus reinsurance accepted (+)	-	1478	..	..	..	..
Net premium written	-	33664	..	..	..	..
Gross claims paid and outstanding	-	29182	..	..	..	..
Net claims paid and outstanding	-	27094	..	..	..	..
Commissions	-	1022	..	..	..	..
Management expenses	-	1673	..	..	..	..
Life insurance funds and other reserves	-					

Country : CUBA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 696

- **(a) in the companies : 499**
- **(b) in the intermediaries : 197**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	..	..	2	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	2	..	..	2	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	52904	..	2592	..	10385
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	..	12600	..	-	..	-
Plus reinsurance accepted (+)	-	5392	..	-	..	-
Net premium written	-	45696	..	2592	..	10385
Gross claims paid and outstanding	-	43724	..	917	..	18604
Net claims paid and outstanding	-	20631	..	-	..	-
Commissions	-	382	..	61	..	321
Management expenses	-	3543	..	296	..	864
Life insurance funds and other reserves	-	50728	..	2374	..	4763

Country : CUBA
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 760
(a) in the companies : 509
(b) in the intermediaries : 251

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	..	..	2	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	2	..	..	2	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	-	58239	..	3046	..	12616
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	-	6594	..	-	..	-
Plus reinsurance accepted (+)	-	5856	..	-	..	-
Net premium written	-	57501	..	3046	..	12616
Gross claims paid and outstanding	-	39796	..	1269	..	10867
Net claims paid and outstanding	-	29444	..	-	..	-
Commissions	-	488	..	114	..	374
Management expenses	-	3691	..	477	..	841
Life insurance funds and other reserves	-	53426	..	2596	..	4346

Country : CYPRUS
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 3175

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	16	0	10	6	0
- Foreign controlled	(6)	0	(6)	0	0
2. Foreign companies	37	4	25	8	0
Total	53	4	35	14	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	10834	17181	3059	8630	1635	3857
Written by foreign companies (%)	49.0	59.0	55.0	53.0	60.0	73.0
Less reinsurance ceded (-)	692	2402	942	546	432	481
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	10136	14778	2116	8084	1202	3375
Gross claims paid and outstanding	1567	11431	1112	7363	556	2400
Net claims paid and outstanding	1567	11431	1112	7363	556	2400
Commissions	1822	3126	462	1722	197	746
Management expenses	2159	2156	427	955	208	565
Life insurance funds and other reserves	31555					

Country : CYPRUS
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 3175

- **(a) in the companies : ..**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	18	0	12	6	0
- Foreign controlled	(7)	0	(7)	0	0
2. Foreign companies	36	4	24	8	0
Total	54	4	36	14	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	12899	19272	3409	9699	1877	4287
Written by foreign companies (%)	50	57	55	51	64	68
Less reinsurance ceded (-)	552	2207	972	362	335	538
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	12347	17065	2437	9337	1542	3749
Gross claims paid and outstanding	1738	13274	1478	8351	985	2459
Net claims paid and outstanding	1738	13274	1478	8351	985	2459
Commissions	2045	3436	517	1934	160	825
Management expenses	2777	2596	513	1180	241	661
Life insurance funds and other reserves	40294					

Country : CYPRUS
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 3320

(a) in the companies : 1450
(b) in the intermediaries : 1870

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	13	0	8	5	0
- Foreign controlled	19	1	18	0	0
2. Foreign companies	34	4	22	8	0
Total	66	5	48	13	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	18698	24422	4211	13486	1740	4985
Written by foreign companies (%)	51.0	48.0	49.0	42.0	58.0	61.0
Less reinsurance ceded (-)	1099	4178	1820	810	549	999
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	17599	20244	2391	12676	1191	3986
Gross claims paid and outstanding	2394	11386	352	8624	486	1924
Net claims paid and outstanding	2394	11386	352	8624	486	1924
Commissions	2835	4682	151	3581	90	860
Management expenses	3808	3114	573	1538	234	769
Life insurance funds and other reserves	58984					

Country : CYPRUS
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 3400
- **(a) in the companies : 1500**
- **(b) in the intermediaries : 1900**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	13	0	8	5	0
- Foreign controlled	20	1	19	0	0
2. Foreign companies	33	3	22	8	0
Total	66	4	49	13	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	22089	27749	4610	15211	2106	5822
Written by foreign companies (%)	51	47	49	41	53	59
Less reinsurance ceded (-)	1289	5170	2027	1125	717	1301
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	20800	22579	2583	14086	1389	4521
Gross claims paid and outstanding	2841	13156	1006	9636	591	1923
Net claims paid and outstanding	2841	13156	1006	9636	591	1923
Commissions	3496	4430	228	3211	75	916
Management expenses	4624	3631	615	1861	275	880
Life insurance funds and other reserves	72486					

Country : CYPRUS
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 3935

(a) in the companies : 1735
(b) in the intermediaries : 2200

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	14	1	8	5	0
- Foreign controlled	17	1	15	1	0
2. Foreign companies	33	3	21	9	0
Total	64	5	44	15	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	27622	32261	5189	17549	2509	7014
Written by foreign companies (%)	50.4	42.8	43.3	37.3	45.9	55.1
Less reinsurance ceded (-)	1344	6342	2316	1697	656	1673
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	26278	25919	2873	15852	1853	5341
Gross claims paid and outstanding	3137	14250	665	10912	499	2174
Net claims paid and outstanding	3137	14250	665	10912	499	2174
Commissions	4029	4972	306	553	96	1017
Management expenses	4838	4140	728	2065	340	1007
Life insurance funds and other reserves	91776					

Country : DOMINICAN REP.
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	38	1	0	32	5
- Foreign controlled	..	..	..	..	..
2. Foreign companies	21	8	0	13	0
Total	59	9	0	45	5

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	40811	160299	54366	60230	14055	31647
Written by foreign companies (%)	52.0	6.6	7.9	8.7	4.0	1.3
Less reinsurance ceded (-)	5205	81389	44129	7909	10458	18892
Plus reinsurance accepted (+)	225	10421	7556	1533	462	870
Net premium written	35831	89334	17793	53854	4058	13626
Gross claims paid and outstanding	35441	65091	17282	31715	3665	12429
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	6954	20153	7324	9320	1162	2347
Management expenses	13956	35233	..	..	..	..
Life insurance funds and other reserves	104796					

Country : DOMINICAN REP.
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	93	29	34	28	2
- Foreign controlled	..	..	..	..	..
2. Foreign companies	35	13	13	9	0
Total	128	42	47	37	2

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	87675	182211	64349	83728	19003	16131
Written by foreign companies (%)	27.1	6.5	6.3	7.6	4.6	4.1
Less reinsurance ceded (-)	13593	93975	55737	9197	14415	14626
Plus reinsurance accepted (+)	633	15974	13127	1460	927	460
Net premium written	74715	104210	21740	74992	5514	1964
Gross claims paid and outstanding	57867	63033	8726	45328	5205	3773
Net claims paid and outstanding	58042	67844	12105	46448	5505	3785
Commissions	9542	50271	27922	16002	3281	3065
Management expenses	18813	..	..	..	..	..
Life insurance funds and other reserves	590537					

Country : ECUADOR
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	19	0	9	9	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	10	1	8	1	0
Total	29	1	17	10	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	394	5092	1110	1167	1763	1052
Written by foreign companies (%)	40.12	19.98	28.46	22.74	13.26	18.74
Less reinsurance ceded (-)	152	4172	1077	366	1817	912
Plus reinsurance accepted (+)	2	531	146	30	265	90
Net premium written	244	1451	178	831	211	230
Gross claims paid and outstanding	280	2648	374	707	1100	557
Net claims paid and outstanding	141	707	53	478	77	99
Commissions	66	791	263	179	201	146
Management expenses	126	997	210	229	324	234
Life insurance funds and other reserves	586					

Country : ECUADOR
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	19	0	9	9	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	9	1	7	1	0
Total	28	1	16	10	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	440	5919	1168	1195	2276	1280
Written by foreign companies (%)	48.0	-	43.5	32.7	14.5	23.2
Less reinsurance ceded (-)	159	4586	1169	276	2120	1020
Plus reinsurance accepted (+)	3	312	156	29	61	66
Net premium written	284	1644	154	948	217	325
Gross claims paid and outstanding	436	6668	547	949	1205	684
Net claims paid and outstanding	284	1735	78	719	180	287
Commissions	105	997	341	224	226	206
Management expenses	149	1284	262	326	386	310
Life insurance funds and other reserves	2060					

Country : ECUADOR
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 654
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	22	-	9	12	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	7	1	3	3	0
Total	29	1	12	15	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	924	12262	1897	2520	4882	2963
Written by foreign companies (%)	30.0	17.2	25.0	26.7	8.3	18.7
Less reinsurance ceded (-)	291	7307	1083	327	4186	1712
Plus reinsurance accepted (+)	-	56	38	-	405	17
Net premium written	633	5011	853	2193	696	1269
Gross claims paid and outstanding	107	5855	47	1516	3286	1006
Net claims paid and outstanding	..	3561	-229	1360	1953	477
Commissions	117	1321	395	393	353	181
Management expenses	210	1806	279	371	719	436
Life insurance funds and other reserves	2802					

Country : ECUADOR
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** 934

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	24	1	11	11	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	7	1	3	3	..
Total	31	2	14	14	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1350	17136	3605	3908	2306	7317
Written by foreign companies (%)	11.07	17.88	22.33	22.55	22.00	33.12
Less reinsurance ceded (-)	519	11074	2799	795	1540	5939
Plus reinsurance accepted (+)	0	120	104	0	0	16
Net premium written	831	6183	910	3113	766	1394
Gross claims paid and outstanding	633	7722	927	2021	1272	3501
Net claims paid and outstanding	318	2241	87	1429	280	445
Commissions	157	1984	654	609	344	377
Management expenses	287	2439	513	556	328	1042
Life insurance funds and other reserves	4191	22303				

Country : ECUADOR
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies : ..**
- **(b) in the intermediaries : 1038**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	25	1	12	11	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	7	1	3	3	..
Total	32	2	15	14	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2100	27782	4062	6887	4300	12533
Written by foreign companies (%)	25.00	13.03	25.83	22.01	24.50	27.66
Less reinsurance ceded (-)	924	16672	2992	1631	2789	9260
Plus reinsurance accepted (+)	3	83	43	1	0	39
Net premium written	1179	11193	1113	5257	1511	3312
Gross claims paid and outstanding	1150	12909	734	4183	2037	5955
Net claims paid and outstanding	555	3731	106	2824	480	321
Commissions	243	4013	907	1103	673	1330
Management expenses	482	3950	577	979	611	1782
Life insurance funds and other reserves	6876	35590				

Country : EGYPT
Year : 07.1984/06.1985

I. General information on the domestic market :

Number of employees in the insurance sector : 11250

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	9	0	2	6	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	9	0	2	6	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	54617	284092	67833	68376	99998	47885
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	1800	251835	70807	28097	102822	50109
Plus reinsurance accepted (+)	1029	159573	44576	26963	56241	31793
Net premium written	53846	191830	41602	67242	53417	29569
Gross claims paid and outstanding	18781	167456	16517	77611	48959	24369
Net claims paid and outstanding	18000	137519	16746	72774	34402	13597
Commissions	10866	25387	8775	8143	3408	5061
Management expenses	10853	27671	6065	8189	8808	4609
Life insurance funds and other reserves	491527					

Country : EGYPT
Year : 07.1986/06.1987

I. General information on the domestic market :

Number of employees in the insurance sector : 12621
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	9	0	2	6	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	9	9	2	6	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	71300	380936	97055	81010	125862	77009
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	2866	333519	96390	31388	130920	74821
Plus reinsurance accepted (+)	1594	190178	55121	31327	63441	40289
Net premium written	70028	237595	55786	80949	58383	42477
Gross claims paid and outstanding	28335	249637	20397	101294	75143	52803
Net claims paid and outstanding	27895	187398	20525	104877	41305	20691
Commissions	14575	46512	13271	10193	11047	12001
Management expenses	11771	26008	5593	7768	7399	5248
Life insurance funds and other reserves	733850					

Country : EGYPT
Year : 1987/1988

I. General information on the domestic market :

Number of employees in the insurance sector : 12952
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	..	2	6	1	9
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	..	2	6	1	9

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	86435	468265	118592	95859	164597	89217
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	3904	399731	116618	34259	163809	85045
Plus reinsurance accepted (+)	1823	216717	58854	34138	80488	43237
Net premium written	84354	285251	60828	95738	81276	47409
Gross claims paid and outstanding	37809	354923	17781	141288	149958	45896
Net claims paid and outstanding	34146	242623	20911	136484	64331	20897
Commissions	17144	62961	20523	12689	14232	15517
Management expenses	14140	30900	6410	8883	8889	6618
Life insurance funds and other reserves	891029					

Country : EGYPT
Year : 07.1988/06.1989

I. General information on the domestic market :

Number of employees in the insurance sector : 13510

- **(a) in the companies : 4482**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	..	..	8	1	9
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	..	..	8	1	9

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	101187	541317	129286	131911	109146	170974
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	3935	373089	108212	42501	84495	137881
Plus reinsurance accepted (+)	..	34139	12763	561	3708	17107
Net premium written	97252	202367	33837	89971	28359	50200
Gross claims paid and outstanding	46558	456225	38336	202636	52891	162362
Net claims paid and outstanding	44751	179703	6868	121080	16997	34758
Commissions	20222	82638	28016	16424	12774	25424
Management expenses	15418	34150	7135	10356	6582	10077
Life insurance funds and other reserves	474299	134135	39053	44902	10110	40080

Country : EL SALVADOR
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 1375

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	11	2	9	0	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	2	2	0	0	0
Total	13	4	9	0	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	72679	84271	42494	15496	6279	20000
Written by foreign companies (%)	18.7	.	.	.	.	.
Less reinsurance ceded (-)	20527	64533	42803	1345	4124	16260
Plus reinsurance accepted (+)	3028	6527	5315	631	114	466
Net premium written	55180	26263	5006	14782	2269	4206
Gross claims paid and outstanding	17071	26433	7489	7917	2444	8583
Net claims paid and outstanding	7373	12548	176	7143	578	4651
Commissions	7826	9596	5659	1969	520	1448
Management expenses	27159	..	..	..	..	..
Life insurance funds and other reserves	160158					

Country : EL SALVADOR
Year : 1985 3

I. General information on the domestic market :

Number of employees in the insurance sector : 1352

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	14	0	4	10	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	2	1	0	1	0
Total	16	1	4	11	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	87729	104283	47297	24275	17308	15403
Written by foreign companies (%)	19.8	1.5	..	..	..	..
Less reinsurance ceded (-)	22627	76439	47122	2681	15326	11310
Plus reinsurance accepted (+)	2121	6424	5258	669	122	375
Net premium written	67223	34268	5433	22263	2104	4468
Gross claims paid and outstanding	43380	33027	8565	13119	4273	6383
Net claims paid and outstanding	35263	17283	1221	11846	632	2409
Commissions	8585	11219	6155	3084	672	1308
Management expenses	31314	31314	..	..	..	..
Life insurance funds and other reserves	182609					

Country : EL SALVADOR
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** 1366
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	14	1	4	9	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	3	2	1	..	..
Total	17	3	5	9	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	99260	147597	59974	30525	36457	20641
Written by foreign companies (%)	7.4	1.4	..	..	..	1.4
Less reinsurance ceded (-)	32342	105646	59113	2510	32399	11624
Plus reinsurance accepted (+)	1042	8667	7123	1083	71	390
Net premium written	67960	50618	7984	29098	4129	9407
Gross claims paid and outstanding	55523	475864	450050	16666	5113	4035
Net claims paid and outstanding	40636	365349	346289	15788	1185	2087
Commissions	10627	14943	8462	3925	1148	1408
Management expenses	•	•	•	•	•	•
Life insurance funds and other reserves	207096					

Country : EL SALVADOR
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..
(a) in the companies : 1465
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	14	1	1	12	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	2	2	..	..	..
Total	16	3	1	12	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	117815	220573	104495	48153	34526	33399
Written by foreign companies (%)	17.8	.	.	.	.	.
Less reinsurance ceded (-)	39443	125719	75439	3932	27582	18766
Plus reinsurance accepted (+)	1470	9991	8603	335	215	838
Net premium written	79842	104845	37659	44556	7159	15471
Gross claims paid and outstanding	58729	24429	-13700	26323	4256	7550
Net claims paid and outstanding	43442	-203563	-232210	23525	2371	2751
Commissions	12148	19159	10997	5319	1147	1696
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	220757					

Country : EL SALVADOR
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : 1429

(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	15	1	4	10	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	2	2	..	..	..
Total	17	3	4	10	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	119838	203564	98881	54116	26977	23590
Written by foreign companies (%)	6.4	..	..	..	..	..
Less reinsurance ceded (-)	48384	153609	108917	9082	21500	14110
Plus reinsurance accepted (+)	2791	24620	22431	1199	402	588
Net premium written	74245	74575	12395	46233	5879	10068
Gross claims paid and outstanding	69806	73063	21491	38224	4822	8526
Net claims paid and outstanding	46030	-1305	-37895	31260	2518	2812
Commissions	12249	21965	13117	6010	1090	1748
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	230391					

Country : EL SALVADOR
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : ..
(a) in the companies : 1304
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	16	..	3	13	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	1	1	..	..	..
Total	17	1	3	13	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	149192	303211	159732	83710	27406	32363
Written by foreign companies (%)	17.8	.	.	.	.	.
Less reinsurance ceded (-)	56900	181668	132137	12200	19630	17701
Plus reinsurance accepted (+)	4991	23797	15986	2360	869	4582
Net premium written	97283	145340	43581	73870	8645	19244
Gross claims paid and outstanding	70320	192889	124509	50959	7202	10219
Net claims paid and outstanding	44523	127072	76940	41129	3155	5848
Commissions	13486	27552	15772	7985	1311	2484
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	243769					

Country : EL SALVADOR
Year : 1990

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** 1490
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	10	-	4	14	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	1	1	-	-	-
Total	11	1	4	14	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	166171	376019	205109	97064	33450	40396
Written by foreign companies (%)	18.0	..	..	..	..	..
Less reinsurance ceded (-)	65634	218488	162940	13583	22958	19007
Plus reinsurance accepted (+)	9314	27323	20445	2736	559	3583
Net premium written	109851	184854	62614	86217	11051	24972
Gross claims paid and outstanding	82092	120785	34084	45355	9541	30003
Net claims paid and outstanding	52684	(8483)	(65243)	37996	(5195)	23959
Commissions	15492	32462	18587	9959	1857	2059
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	237136					

Country : ETHIOPIA
Year : 07.1984/06.1985

I. General information on the domestic market :

Number of employees in the insurance sector : 1199

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	4272	129427	13587	52674	39141	24025
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	442	32656	8966	123	21577	1989
Plus reinsurance accepted (+)	-	4402	1478	443	1690	790
Net premium written	3830	101173	6099	52994	19254	22826
Gross claims paid and outstanding	2365	45606	-105	29560	7453	8699
Net claims paid and outstanding	2100	44994	689	29774	5456	9075
Commissions	85	11474	6023	6	4971	474
Management expenses	..	3363	336	1379	1009	639
Life insurance funds and other reserves	36505					

Country : ETHIOPIA
Year : 07.1985/06.1986

I. General information on the domestic market :

Number of employees in the insurance sector : 1244
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	4214	145671	15016	56953	46854	26847
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	523	38654	8992	68	27416	2178
Plus reinsurance accepted (+)	-	4663	2071	-300	1595	1297
Net premium written	3691	111680	8095	56585	21034	25966
Gross claims paid and outstanding	1878	48918	5561	24777	10397	8183
Net claims paid and outstanding	1745	42004	2657	25550	5626	8170
Commissions	115	13115	6270	-	5735	1110
Management expenses	..	3691	380	1443	1187	680
Life insurance funds and other reserves	39734					

Country : ETHIOPIA
Year : 1986/1987

I. General information on the domestic market :

Number of employees in the insurance sector : 1233

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	..	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	1	..	..	..	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	161736	155357	16061	60936	48621	29739
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	38835	38511	10131	529	25251	2600
Plus reinsurance accepted (+)	5768	5768	2201	47	2263	1257
Net premium written	128669	122614	8131	60454	25633	28396
Gross claims paid and outstanding	136630	132734	8856	66737	32322	24819
Net claims paid and outstanding	103772	100203	2339	61764	15124	20976
Commissions	12677	12630	5492	-	6181	957
Management expenses	3866	3866	399	1517	1210	740
Life insurance funds and other reserves	157398					

Country : ETHIOPIA
Year : 1987/1988

I. General information on the domestic market :

Number of employees in the insurance sector : 1265

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	1	..	..	1	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	177857	166388	17409	66576	51777	30626
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	41421	40749	10500	122	28155	1972
Plus reinsurance accepted (+)	4649	4649	2595	118	1092	844
Net premium written	141085	130288	9504	66572	24714	29498
Gross claims paid and outstanding	135280	131327	7813	80286	21027	22201
Net claims paid and outstanding	113220	109607	2077	78735	9313	19482
Commissions	17031	16876	7193	9	9074	600
Management expenses	4151	4151	436	1660	1291	764
Life insurance funds and other reserves	187043					

Country : ETHIOPIA
Year : 1988/1989

I. General information on the domestic market :

Number of employees in the insurance sector : 1330
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	1	..	..	1	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	159469	150215	18695	63647	37680	30193
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	29502	29283	10432	38	16238	2575
Plus reinsurance accepted (+)	3834	3834	2057	119	1002	656
Net premium written	133801	124766	10320	63728	22444	28274
Gross claims paid and outstanding	217895	213538	7492	89862	92408	23776
Net claims paid and outstanding	132094	127941	3279	88836	13659	22167
Commissions	16389	16277	7437	-	7397	1443
Management expenses	4578	4578	568	1941	1149	920
Life insurance funds and other reserves	177100					

Country : ETHIOPIA
Year : 1989/1990

I. General information on the domestic market :

Number of employees in the insurance sector : 1364

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	1	..	..	1	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	148010	136709	17308	61203	29122	29076
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	25397	24821	9240	124	13039	2418
Plus reinsurance accepted (+)	4809	4809	2674	110	1171	854
Net premium written	127422	116697	10742	61189	17254	27512
Gross claims paid and outstanding	161067	156168	11037	90981	31664	22486
Net claims paid and outstanding	137171	132288	2682	90673	18460	20473
Commissions	12444	12054	5790	11	5414	839
Management expenses	4869	4869	616	2180	1031	1042
Life insurance funds and other reserves	150781					

Country : FIJI
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 666

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	4	0	3	0	1
- Foreign controlled	(3)	0	(3)	0	0
2. Foreign companies	8	5	3	0	0
Total	12	5	6	0	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	18789	24146	11014	6903	2497	3732
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	326	11349	7861	1109	1193	1186
Plus reinsurance accepted (+)	-	628	457	35	31	105
Net premium written	18463	13425	3609	5829	1335	2651
Gross claims paid and outstanding	21570	11766	6427	2965	1161	1212
Net claims paid and outstanding	20679	7759	2678	3442	621	1018
Commissions	1806	337	-301	278	114	246
Management expenses	2564	3746	1302	1441	359	643
Life insurance funds and other reserves	98270					

Country : FIJI
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 600
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	4	0	3	0	1
- Foreign controlled	(3)	0	(3)	0	0
2. Foreign companies	8	5	3	0	0
Total	12	5	6	0	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	19347	20383	10068	6032	1647	2635
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	469	11954	9671	936	557	789
Plus reinsurance accepted (+)	-	388	284	23	12	69
Net premium written	18877	8817	681	5118	1102	1916
Gross claims paid and outstanding	22768	46443	64848	3107	335	-21848
Net claims paid and outstanding	22507	9522	27590	3519	562	-22149
Commissions	2036	740	126	288	88	237
Management expenses	4879	4023	1229	1818	351	623
Life insurance funds and other reserves	112177					

Country : FIJI
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 620
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	5	1	3	0	1
- Foreign controlled	(4)	(1)	(3)	(0)	(0)
2. Foreign companies	7	4	3	0	0
Total	12	5	6	0	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	21361	22339	9214	7064	1891	4069
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	545	10322	7569	1009	693	1051
Plus reinsurance accepted (+)	-	141	83	29	5	24
Net premium written	20816	12057	1728	6084	1203	3042
Gross claims paid and outstanding	26101	16841	10476	4087	813	1464
Net claims paid and outstanding	25890	15355	8680	4579	761	1335
Commissions	2285	1957	881	431	184	460
Management expenses	5452	3216	792	1393	293	738
Life insurance funds and other reserves	129298					

Country : FIJI
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..
(a) in the companies : 600
(b) in the intermediaries : 256

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	-	1	-	1
- Foreign controlled	-	-	-	-	-
2. Foreign companies	9	5	4	-	-
Total	11	5	5	-	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	20696	19275	7334	6834	1729	3378
Written by foreign companies (%)	100.0	83.41	90.51	81.66	62.32	82.35
Less reinsurance ceded (-)	592	8265	5671	1018	773	803
Plus reinsurance accepted (+)	-	130	77	24	2	27
Net premium written	20104	11140	1740	5840	958	2602
Gross claims paid and outstanding	20011	9489	3608	597	4201	1083
Net claims paid and outstanding	19641	6985	1824	3935	372	854
Commissions	1507	909	327	308	48	226
Management expenses	4671	2938	604	1430	264	640
Life insurance funds and other reserves	133687					

Country : FIJI
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** 500
- **(b) in the intermediaries :** 50

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	5	1	3	-	1
- Foreign controlled	3	1	2	-	-
2. Foreign companies	9	5	4	-	-
Total	17	7	9	-	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	24000	20000	8000	7000	2000	3000
Written by foreign companies (%)	90.0	65.0	70.0	65.0	70.0	65.0
Less reinsurance ceded (-)	600	9000	6500	1200	800	500
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	23400	11000	1500	5800	1200	2500
Gross claims paid and outstanding	20000	12000	4000	5000	650	2350
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	2000	2000	800	500	150	550
Management expenses	5500	3200	700	1500	300	700
Life insurance funds and other reserves	135000					

Country : FIJI
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** 514
- **(b) in the intermediaries :** 306

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	3	-	2	-	1
- Foreign controlled	-	-	-	-	-
2. Foreign companies	10	6	4	-	-
Total	13	6	6	-	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	22198	21293	7608	8457	1902	3326
Written by foreign companies (%)	100.0	67.57	76.67	69.15	30.99	63.64
Less reinsurance ceded (-)	907	7355	4516	1338	722	779
Plus reinsurance accepted (+)	13	35	19	7	8	1
Net premium written	21304	13973	3111	7126	1188	2548
Gross claims paid and outstanding	17882	11390	1976	5251	3249	914
Net claims paid and outstanding	16104	7734	1416	4850	563	905
Commissions	1821	1075	455	400	49	171
Management expenses	7444	3107	751	1641	277	438
Life insurance funds and other reserves	134427					

Country : GABON
Year : 1984 4

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	6	0	5	0	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	5	1	4	0	0
Total	11	1	9	0	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	604	21478	2200	7386	6339	5553
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	14	9428	1540	885	4495	2508
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	599	12050	660	6501	1844	3045
Gross claims paid and outstanding	119	11526	720	5599	2084	3123
Net claims paid and outstanding	..	5995	-170	5058	-251	1358
Commissions	..	..	..	..	..	..
Management expenses	75	6493	698	2823	1408	1564
Life insurance funds and other reserves	..					

Country : GABON
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : ..

(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	..	..	..	..	..
- Foreign controlled	12	2	10	..	..
2. Foreign companies	..	..	..	..	..
Total	12	2	10	..	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	567	24216	3007	9590	4691	6928
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	113	8414	1794	676	3782	2162
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	454	15802	1213	8914	909	4766
Gross claims paid and outstanding	..	..	..	..	..	..
Net claims paid and outstanding	300	13232	2062	6239	1775	3156
Commissions	53	3945	673	1407	622	1243
Management expenses	223	3068	263	1565	411	829
Life insurance funds and other reserves	..					

Country : GABON
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 536

(a) in the companies : 341
(b) in the intermediaries : 195

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	..	..	..	..	..
- Foreign controlled	15	3	11	..	1
2. Foreign companies	..	..	..	..	..
Total	15	3	11	..	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	951	20386	2883	6606	4288	6592
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	233	3566	1940	643	358	625
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	718	16803	943	5963	3930	5967
Gross claims paid and outstanding	..	..	..	..	..	..
Net claims paid and outstanding	199	8983	367	4883	1517	2216
Commissions	84	3435	659	1083	569	1124
Management expenses	375	3406	321	1484	583	1018
Life insurance funds and other reserves	789786					

Country : GABON
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector :	**438**
(a) in the companies :	**246**
(b) in the intermediaries :	**192**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	9	2	5	1	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	4	..	4	..	..
Total	13	2	9	1	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1782	18749	2820	6576	4227	5126
Written by foreign companies (%)	..	37.63	39.25	42.15	36.10	45.51
Less reinsurance ceded (-)	1578	5690	1168	885	2427	1210
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	204	13059	1652	5691	1800	3916
Gross claims paid and outstanding	..	9443	1882	3855	825	2881
Net claims paid and outstanding	549	8926	1695	3422	1440	2369
Commissions	212	3056	648	959	535	914
Management expenses	555	3692	455	1725	380	1132
Life insurance funds and other reserves	2071					

Country : GAMBIA
Year : 1983

I. General information on the domestic market :

Number of employees in the insurance sector : 68

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	3	1	2	0	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	3	1	2	0	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	206	5663	902	2942	925	894
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	130	1939	464	163	874	438
Plus reinsurance accepted (+)	-	9	9	-	-	-
Net premium written	76	3733	447	2779	51	456
Gross claims paid and outstanding	145	2859	299	2143	180	237
Net claims paid and outstanding	83	2555	208	2191	3	153
Commissions	..	..	..	..	..	..
Management expenses	36	..	286	..	157	128
Life insurance funds and other reserves	400					

Country : GHANA
Year : 1983

I. General information on the domestic market :

Number of employees in the insurance sector : 5018
(a) in the companies : 3007
(b) in the intermediaries : 2011

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	16	2	6	7	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	16	2	6	7	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	28210	430848	57012	125658	211512	36665
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	..	89614	21836	788	50759	16230
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	28210	341234	35176	124870	160753	20435
Gross claims paid and outstanding	10656	232501	18460	144482	6169	63390
Net claims paid and outstanding	5000	34637	5605	23298	2249	3485
Commissions	1004	39704	9768	9535	8471	11930
Management expenses	6544	89527	11127	50851	11415	16134
Life insurance funds and other reserves	118644					

Country : GHANA
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 5018

(a) in the companies : 3007
(b) in the intermediaries : 2011

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	16	2	4	9	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	16	2	4	9	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	130337	1019921	130337	271922	505443	112219
Written by foreign companies (%)	.	.	.	.	.	
Less reinsurance ceded (-)	.	44053	21438	2025	14367	6223
Plus reinsurance accepted (+)	.	.	.	.	.	
Net premium written	130337	975868	108899	269897	491076	105996
Gross claims paid and outstanding	25126	461435	16759	275610	49967	119099
Net claims paid and outstanding	4338	57628	3477	35779	13690	4682
Commissions	1919	51401	18689	12697	12196	7819
Management expenses	28852	107116	16965	54773	15199	20179
Life insurance funds and other reserves	122281					

Country : GHANA
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 6166
(a) in the companies : 3480
(b) in the intermediaries : 2686

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	19	3	6	9	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	19	3	6	9	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	54434	1662736	194826	503101	719037	245772
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	..	617120	35788	5234	558411	17687
Plus reinsurance accepted (+)	140	-	-	-	-	-
Net premium written	54574	1045616	159038	497867	160626	228085
Gross claims paid and outstanding	21842	372401	9667	168797	41677	152260
Net claims paid and outstanding	7285	221022	22996	117728	39912	40386
Commissions	4118	99628	53855	7908	18796	19059
Management expenses	27377	19338	26155	63954	71277	31988
Life insurance funds and other reserves	135521					

Country : GHANA
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 6676
- **(a) in the companies : 3650**
- **(b) in the intermediaries : 3026**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	20	3	6	10	1
- Foreign controlled	.	.	.	.	.
2. Foreign companies	.	.	.	.	.
Total	20	3	6	10	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	119009	3499175	517226	1009745	1568975	403229
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	4	558863	234498	9274	249505	65586
Plus reinsurance accepted (+)	..	-	-	-	-	-
Net premium written	119005	2940312	282728	1000471	1319470	337643
Gross claims paid and outstanding	18929	554381	43539	278158	89603	143081
Net claims paid and outstanding	11752	..	..	..	..	..
Commissions	7023	154882	61625	35863	39121	18273
Management expenses	57929	384754	46862	132417	160490	44985
Life insurance funds and other reserves	179328					

Country : GHANA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 5894
(a) in the companies : 3650
(b) in the intermediaries : 2244

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	21	3	7	10	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	21	3	7	10	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	463811	4129224	463474	1307843	1785721	572186
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	5	116653	71290	15703	24847	4813
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	463806	4012571	392184	1292140	1760874	567373
Gross claims paid and outstanding	106537	1049698	35282	366782	236883	410751
Net claims paid and outstanding	22031	71658	2574	42371	4559	22154
Commissions	26880	157490	82794	25962	4505	44187
Management expenses	113682	684541	76025	346050	187742	74722
Life insurance funds and other reserves	428316					

Country : GHANA
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 6112
(a) in the companies : 3650
(b) in the intermediaries : 2462

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	22	3	7	11	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	22	3	7	11	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	683909	4989711	841484	1750718	1689608	707901
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	391	195868	100477	21798	66072	7521
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	683518	4793843	741007	1728920	1623536	700380
Gross claims paid and outstanding	410195	1515075	28001	505173	52344	929557
Net claims paid and outstanding	40288	601863	10710	93925	34483	462745
Commissions	5022	79533	33183	29321	11898	5131
Management expenses	170994	725950	133457	332218	233393	26882
Life insurance funds and other reserves	642113					

Country : GHANA
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** 2360
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	17	2	3	11	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	17	2	3	11	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	963438	12971402	5809597	2794531	3029080	1338194
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	41267	4203440	1201961	516088	2041630	443761
Plus reinsurance accepted (+)	..	141382	97204	4493	674	39011
Net premium written	922171	8909344	4704840	2282936	988124	933444
Gross claims paid and outstanding	525044	3796175	215037	1497590	1620338	463210
Net claims paid and outstanding	585785	2124223	127938	1218492	345151	432642
Commissions	46908	486692	106780	120972	172814	86126
Management expenses	338963	1298277	216926	505584	305581	270186
Life insurance funds and other reserves	838568					

Country : GUATEMALA
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	12	0	1	11	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	1	1	0	1	0
Total	13	1	1	11	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	27464	47329	21122	15231	5884	5092
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	4041	29310	17215	3343	4812	3940
Plus reinsurance accepted (+)	19	2134	1645	281	98	110
Net premium written	23442	20153	5552	12169	1170	1262
Gross claims paid and outstanding	3727	19951	5698	8465	3435	2353
Net claims paid and outstanding	1486	7763	691	6005	621	446
Commissions	2455	7323	..	..	..	..
Management expenses	2382	10365	4852	3255	1301	957
Life insurance funds and other reserves	..					

Country : GUATEMALA
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 2294

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	12	0	1	11	0
- Foreign controlled	(5)	0	0	5	0
2. Foreign companies	1	1	0	0	0
Total	13	1	1	11	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	39809	64306	26166	22779	7600	7761
Written by foreign companies (%)	0.77	.	.	.	.	.
Less reinsurance ceded (-)	5164	36760	22070	3518	6074	5098
Plus reinsurance accepted (+)	24	3406	2619	420	248	119
Net premium written	34669	30952	6715	19681	1774	2782
Gross claims paid and outstanding	30362	27735	7873	12372	3810	3675
Net claims paid and outstanding	27049	13295	1486	9793	794	1222
Commissions	6639	11757	5177	4429	1060	1091
Management expenses	6079	13116	5754	4301	1705	1356
Life insurance funds and other reserves	55927					

Country : GUATEMALA
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 2467

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	12	0	1	11	0
- Foreign controlled	(5)	0	0	(5)	0
2. Foreign companies	1	1	0	0	0
Total	13	1	1	11	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	93253	89542	34954	35670	9283	9635
Written by foreign companies (%)	0.25	.	.	.	.	.
Less reinsurance ceded (-)	6570	48517	30752	4956	7328	5841
Plus reinsurance accepted (+)	8	4912	4234	328	215	135
Net premium written	86691	45937	8436	31402	2170	3929
Gross claims paid and outstanding	71777	46923	13569	20305	7160	4626
Net claims paid and outstanding	66769	22124	825	16527	1688	1821
Commissions	12022	15941	6016	7099	1364	1462
Management expenses	8063	14782	6524	5262	1536	1460
Life insurance funds and other reserves	62844					

Country : GUATEMALA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 1538
(a) in the companies : 853
(b) in the intermediaries : 685

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	8	..	1	7	..
- Foreign controlled	5	..	..	5	..
2. Foreign companies	1	1	..	..	..
Total	14	1	1	12	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	111290	114752	42453	42909	14629	14761
Written by foreign companies (%)	0.16	..	..	..	..	..
Less reinsurance ceded (-)	7198	62405	37938	4503	11692	8272
Plus reinsurance accepted (+)	..	6180	5630	239	169	142
Net premium written	104092	58527	10145	38645	3106	6631
Gross claims paid and outstanding	7951	44006	7541	21476	5182	9807
Net claims paid and outstanding	4388	24512	1358	16764	1701	4689
Commissions	14081	22974	8835	9483	2012	2644
Management expenses	7264	16771	7237	5752	1913	1869
Life insurance funds and other reserves	75025					

Country : GUATEMALA
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 1582

- **(a) in the companies : 850**
- **(b) in the intermediaries : 732**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	8	..	1	7	..
- Foreign controlled	5	..	..	5	..
2. Foreign companies	1	1	..	..	..
Total	14	1	1	12	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	47651	156331	49010	68783	17999	20539
Written by foreign companies (%)	0.34	..	..	..	..	..
Less reinsurance ceded (-)	11625	56255	32034	5198	11132	7891
Plus reinsurance accepted (+)	227	4954	4333	341	153	127
Net premium written	36253	105030	21309	63926	7020	12775
Gross claims paid and outstanding	30012	69014	15797	26685	6654	19878
Net claims paid and outstanding	4988	32485	3027	20951	2032	6475
Commissions	13345	25601	8705	11129	2462	3305
Management expenses	7816	21275	8149	8086	2668	2372
Life insurance funds and other reserves	70356					

Country : GUATEMALA
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 1722
(a) in the companies : 949
(b) in the intermediaries : 773

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	8	..	..	8	..
- Foreign controlled	5	..	..	5	..
2. Foreign companies	..	..	..	..	..
Total	13	..	..	13	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	49322	138498	42247	56039	15821	24391
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	12033	62669	32549	6886	11546	11688
Plus reinsurance accepted (+)	213	4634	3250	519	109	756
Net premium written	37502	80463	12948	49672	4384	13459
Gross claims paid and outstanding	12024	89021	30043	34796	7913	16269
Net claims paid and outstanding	5404	43502	3554	28488	2206	9254
Commissions	13796	27086	9714	11249	2136	3987
Management expenses	8533	24381	7984	10615	2456	3326
Life insurance funds and other reserves	83608					

Country : GUYANA
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 1078

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	8	5	2	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	9	6	3	0	0
Total	17	11	5	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	37608	41804	32842	4282	3495	1186
Written by foreign companies (%)	57.0	8.0	10.0	..	..	..
Less reinsurance ceded (-)	1111	14704	13446	574	683	.
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	36496	27101	19396	3708	2811	1186
Gross claims paid and outstanding	19547	10269	7155	1950	333	831
Net claims paid and outstanding	19366	9106	6377	1861	36	831
Commissions	5854	2559	2483	36	41	..
Management expenses	21036	10741	9365	543	428	404
Life insurance funds and other reserves	191814					

Country : GUYANA
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 1079

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	10	6	3	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	8	5	3	0	0
Total	18	11	6	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	42759	40518	32518	5374	3390	1235
Written by foreign companies (%)	57.0	5.7	7.1	..	..	..
Less reinsurance ceded (-)	1951	11597	10761	596	241	0
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	40807	28921	21757	4778	1149	1235
Gross claims paid and outstanding	20669	16693	12555	2976	287	874
Net claims paid and outstanding	20519	10637	7114	2366	282	874
Commissions	7010	2563	2485	44	34	..
Management expenses	26042	10513	9017	873	225	397
Life insurance funds and other reserves	201962					

Country : HONDURAS
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 1993

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	5	0	0	5	0
- Foreign controlled	..	...	..	..	..
2. Foreign companies	2	1	1	0	0
Total	7	1	1	5	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	90995	103743	49708	24412	2840	26782
Written by foreign companies (%)	44.0	13.0	18.5	10.8	4.95	5.92
Less reinsurance ceded (-)	33363	67650	41422	2951	2133	21144
Plus reinsurance accepted (+)	287	2643	2326	36	8	273
Net premium written	57919	38736	10611	21497	716	5911
Gross claims paid and outstanding	26695	53287	18011	17124	413	17739
Net claims paid and outstanding	8014	35710	9865	15950	176	9720
Commissions	8687	11077	6339	2473	305	1961
Management expenses	25755	11974	7818	2910	337	909
Life insurance funds and other reserves	167194					

Country : HONDURAS
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 1077

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	6	0	0	6	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	2	1	1	0	0
Total	8	1	1	6	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	52917	58191	26356	13744	1697	16394
Written by foreign companies (%)	42.7	12.8	19.2	10.2	4.0	4.2
Less reinsurance ceded (-)	17777	36865	20507	1534	1200	13624
Plus reinsurance accepted (+)	182	1023	985	-4	10	32
Net premium written	35322	22349	6834	12205	508	2802
Gross claims paid and outstanding	15714	16429	3915	6338	137	6038
Net claims paid and outstanding	7979	9847	1120	5809	45	2872
Commissions	4908	6490	3283	1397	190	1619
Management expenses	12977	14311	6876	3946	455	3033
Life insurance funds and other reserves	96701	27953	13888	6185	844	7035

Country : HONDURAS
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** 1220
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	6	..	..	6	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	2	1	1	..	..
Total	8	1	1	6	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	57352	56447	28351	15442	1224	11430
Written by foreign companies (%)	45.1	11.2	15.3	8.0	11.3	5.1
Less reinsurance ceded (-)	18919	44087	33129	1345	764	8849
Plus reinsurance accepted (+)	1772	1770	1771	..	10	-11
Net premium written	38609	14130	-3007	14097	470	2570
Gross claims paid and outstanding	22805	24935	10344	8786	212	5593
Net claims paid and outstanding	6463	9514	1122	6652	58	1682
Commissions	5634	6166	3271	1581	125	1189
Management expenses	13625	14336	7536	4314	308	2178
Life insurance funds and other reserves	104755	26371	13669	6940	579	5181

Country : HONDURAS
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 1457
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	6	..	..	6	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	2	1	1	..	..
Total	8	1	1	6	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	62790	56387	29755	19226	1119	6287
Written by foreign companies (%)	44.1	11.5	13.5	8.8	10.9	9.7
Less reinsurance ceded (-)	22017	30382	24048	1802	765	3767
Plus reinsurance accepted (+)	2101	2646	2573	7	59	7
Net premium written	40983	28651	8280	17431	413	2527
Gross claims paid and outstanding	22351	29427	17916	9537	358	1616
Net claims paid and outstanding	8118	11702	2041	8570	145	945
Commissions	5580	5913	3573	1846	108	385
Management expenses	9582	9611	4855	3437	127	1191
Life insurance funds and other reserves	108289	26213	13735	8651	534	3292

Country : HONDURAS
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 969

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	6	..	..	6	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	2	1	1	..	..
Total	8	1	1	6	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	65401	65299	32849	22508	1424	8518
Written by foreign companies (%)	43.6	11.1	13.3	8.2	9.6	10.2
Less reinsurance ceded (-)	25437	34512	25861	1946	941	5770
Plus reinsurance accepted (+)	276	1840	1779	21	30	10
Net premium written	40240	32621	8767	20583	513	2758
Gross claims paid and outstanding	29066	22361	5238	12405	347	4280
Net claims paid and outstanding	9505	14195	2136	10640	57	1361
Commissions	6276	6807	3951	2134	139	582
Management expenses	18137	16918	8520	5940	383	2073
Life insurance funds and other reserves	117017					

Country : HONDURAS
Year : 1990

I. General information on the domestic market :

Number of employees in the insurance sector : 1003

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	6	..	..	6	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	2	1	1	..	..
Total	8	1	1	6	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	72422	80077	38613	28663	2257	10543
Written by foreign companies (%)	44.8	9.2	10.7	7.9	6.6	8.1
Less reinsurance ceded (-)	28396	39885	29598	2468	1591	6227
Plus reinsurance accepted (+)	277	1682	1541	42	93	5
Net premium written	44302	41874	10556	26237	759	4321
Gross claims paid and outstanding	26397	62119	41440	15879	500	4299
Net claims paid and outstanding	8583	17957	2613	13826	165	1352
Commissions	5940	8312	4711	2705	194	701
Management expenses	19127	20692	9879	7427	602	2781
Life insurance funds and other reserves	122927					

Country : INDIA
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 107330
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	6	1	5	0	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	6	1	5	0	0

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	15593	9912	2678	2489	2401	2343
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	2	4864	2008	515	1395	946
Plus reinsurance accepted (+)	1	3456	1619	514	792	531
Net premium written	15592	8503	2289	2488	1799	1927
Gross claims paid and outstanding	7343	7666	1820	2381	1890	1575
Net claims paid and outstanding	7434	7460	1297	2420	1457	2286
Commissions	1168	253	19	116	19	99
Management expenses	2680	1609	572	376	307	354
Life insurance funds and other reserves	111911					

Country : INDIA
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 117035
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	6	1	5	0	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	6	1	5	0	0

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	17830	11578	3107	2960	2674	1836
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	3	5889	2551	603	1490	1245
Plus reinsurance accepted (+)	1	4142	2021	613	888	620
Net premium written	17828	8831	2578	2971	2071	1211
Gross claims paid and outstanding	8	10322	1679	2895	2293	3455
Net claims paid and outstanding	8	7246	1466	2864	1653	1462
Commissions	1	300	21	143	22	114
Management expenses	3	2304	790	499	413	602
Life insurance funds and other reserves	127					

Country : INDIA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : ..

(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	5	..	..	6
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	5	..	..	6

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	16530	..	8355	..	.
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	..	..	..	..	..	..
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	..	15800	4473	8100	3220	.
Gross claims paid and outstanding	..	..	..	..	..	..
Net claims paid and outstanding	..	10083	1881	6389	1813	.
Commissions	..	3812	1412	1861	539	.
Management expenses	-	-	-	-	-	-
Life insurance funds and other reserves	..					

Country : INDIA
Year : 1988/1989

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : ..

(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	5	..	..	6
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	5	..	..	6

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	23490	..	8355	..	-
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	..	..	..	..	..	..
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	..	22552	6004	12217	4330	-
Gross claims paid and outstanding	..	..	..	..	..	..
Net claims paid and outstanding	..	16756	2928	11127	2702	-
Commissions	..	6023	1965	3218	840	-
Management expenses	-	-	-	-	-	-
Life insurance funds and other reserves	..					

Country : INDIA
Year : 1989/1990

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurer
1. Domestic companies					
- Purely domestic	1	5	..	..	
- Foreign controlled	..	..	..	..	
2. Foreign companies	0	0	0	0	
Total	1	5	..	..	

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	22787	..	8355	..	.
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	..	..	..	..	..	..
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	..	21858	5910	11882	4065	.
Gross claims paid and outstanding	..	..	..	..	..	..
Net claims paid and outstanding	..	15026	2406	10340	2280	.
Commissions	..	5814	1861	3146	807	.
Management expenses	-	-	-	-	-	-
Life insurance funds and other reserves	..					

Country : INDONESIA
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 35593

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	89	20	66	0	3
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	89	20	66	0	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	135952	362873	142891	40343	135410	44229
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	2192	357248	145910	18142	146234	46962
Plus reinsurance accepted (+)	2193	163075	55382	12599	65581	29513
Net premium written	135953	168700	52363	34800	54757	26780
Gross claims paid and outstanding	44406	229038	86594	16537	110017	15890
Net claims paid and outstanding	44319	67944	25923	14308	18187	9526
Commissions	..	..	..	..	..	..
Management expenses	12436	103695	32105	22433	35550	13607
Life insurance funds and other reserves	402062					

Country : INDONESIA
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	77	20	54	-	3
- Foreign controlled	12	-	12	-	-
2. Foreign companies	..	..	..	..	..
Total	89	20	66	-	3

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	151170	539291	185365	41592	171313	141021
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	-	426605	188787	17091	178269	42458
Plus reinsurance accepted (+)	-	185004	76502	15653	68391	24458
Net premium written	151170	297690	73079	40153	61434	123021
Gross claims paid and outstanding	43402	446917	142251	25224	110200	163242
Net claims paid and outstanding	43402	207736	35334	17328	22001	133072
Commissions	-	55109	16622	10184	16246	12055
Management expenses	42434	82260	..	..	..	..
Life insurance funds and other reserves	352223					

Country : INDONESIA
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	89	22	56	5	3
- Foreign controlled	..	..	..	..	..
2. Foreign companies	13	1	12	0	0
Total	102	23	68	5	3

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	177193	760500	223960	119802	220371	196365
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	7880	507387	230629	22517	206277	47962
Plus reinsurance accepted (+)	-	211578	94228	11083	69752	36514
Net premium written	169313	464691	87559	108369	83845	184917
Gross claims paid and outstanding	174372	388559	99157	40266	72933	176202
Net claims paid and outstanding	173149	265588	36231	38194	37913	153248
Commissions	15353	71840	24530	11717	21187	14405
Management expenses	-	105269	31001	16583	30504	27181
Life insurance funds and other reserves	500286					

Country : INDONESIA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies : ..**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	84	24	56	-	4
- Foreign controlled	13	1	12	-	-
2. Foreign companies	-	-	-	-	-
Total	97	25	68	-	4

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	156446	818012	306381	68921	318395	124314
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	-	662108	292119	21865	289886	58238
Plus reinsurance accepted (+)	-	203345	89163	13815	63646	36719
Net premium written	156446	359246	103425	60871	92155	102795
Gross claims paid and outstanding	15798	437078	85967	34821	153991	162299
Net claims paid and outstanding	15798	207217	37690	24660	36986	107880
Commissions	-	109550	38077	16108	46735	8628
Management expenses	67581	90868	..	..	..	..
Life insurance funds and other reserves	579472					

Country : INDONESIA
Year : 1988 5

I. General information on the domestic market :

Number of employees in the insurance sector : **19226**

(a) in the companies :	**7553**
(b) in the intermediaries :	**11673**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	93	27	62	-	4
- Foreign controlled	14	2	12	-	-
2. Foreign companies	-	-	-	-	-
Total	107	29	74	-	4

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	297694	868117	316187	94090	259387	198453
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	-	621372	280958	27012	218046	95356
Plus reinsurance accepted (+)	-	213533	90685	15022	62287	45539
Net premium written	297694	460278	125914	82100	103628	148636
Gross claims paid and outstanding	130223	487587	203670	43528	99020	141369
Net claims paid and outstanding	-	187927	46047	33833	37579	70468
Commissions	55270	115233	40115	24285	40044	10789
Management expenses	56819	116490	-	-	-	-
Life insurance funds and other reserves	696690					

Country : INDONESIA
Year : 1989 6

I. General information on the domestic market :

Number of employees in the insurance sector : ..
(a) in the companies : 7561
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	102	27	71	-	4
- Foreign controlled	16	4	12	-	-
2. Foreign companies	-	-	-	-	-
Total	108	31	83	-	4

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	348772	1082075	380867	129112	289907	282189
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	..	680800	309499	31598	233833	105870
Plus reinsurance accepted (+)	..	214412	88058	12075	56950	57329
Net premium written	277940	615687	159426	109589	113024	233648
Gross claims paid and outstanding	435406	588361	131275	64781	203057	189248
Net claims paid and outstanding	..	254362	57653	47326	54926	94457
Commissions	..	146738	53053	32846	47156	13683
Management expenses	..	134238	..	..	..	..
Life insurance funds and other reserves	833275					

Country : INDONESIA
Year : 1990 7

I. General information on the domestic market :

Number of employees in the insurance sector : ..
(a) in the companies : 7716
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	108	33	71	-	4
- Foreign controlled	17	4	13	-	-
2. Foreign companies	-	-	-	-	-
Total	125	37	84	-	4

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	457368	1320904	431175	201144	401596	286989
Written by foreign companies (%)	9.8	11.4	11.9	17.3	7.5	11.8
Less reinsurance ceded (-)	10561	851454	354068	45454	330333	121599
Plus reinsurance accepted (+)	-	283479	109802	24279	77812	71586
Net premium written	446807	752929	186909	179969	149075	236976
Gross claims paid and outstanding	182548	697295	222535	95243	178783	200735
Net claims paid and outstanding	179352	320243	87574	73320	52473	106876
Commissions	65622	190737	63753	53807	55059	18118
Management expenses	111568	173450	56619	26412	52734	37685
Life insurance funds and other reserves	997119					

Country : IRAN
Year : 03.1984/03.1985

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	5	1	-	3	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	5	1	-	3	1

II. Insurance statistics by line of business : (in Billions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2925	37024	6191	8697	19720	2416
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	-	-	-	-	-	-
Plus reinsurance accepted (+)	..	..	230	..	108	536
Net premium written	..	..	..	..	..	..
Gross claims paid and outstanding	1915	14368	1795	4441	6953	1179
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	..	..	..	..	..	..
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	..					

Country : IRAN
Year : 03.1985/03.1986

I. General information on the domestic market :

Number of employees in the insurance sector : 2342
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	3	0	0	3	0
- Foreign controlled	..	..	..	..	0
2. Foreign companies	0	0	0	0	0
Total	3	0	0	3	0

II. Insurance statistics by line of business : (in Billions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2333	38986	7512	9109	17964	4400
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	-	318	107	-	210	1
Plus reinsurance accepted (+)	-	1179	455	1	259	464
Net premium written	2333	39847	7860	9109	18014	4863
Gross claims paid and outstanding	1913	15168	2125	1765	6526	1752
Net claims paid and outstanding	1913	15701	2344	4765	6698	1893
Commissions	..	..	..	..	..	..
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	..					

Country : IRAN
Year : 03.1986/03.1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	5	1	-	3	1
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	5	1	-	3	1

II. Insurance statistics by line of business : (in Billions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	3096	35832	7814	9214	11720	7083
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	-	-	-	-	-	-
Plus reinsurance accepted (+)	..	..	248	..	117	578
Net premium written	..	..	..	..	..	..
Gross claims paid and outstanding	2178	15358	2111	4732	4879	3635
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	..	..	..	..	..	..
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	..					

Country : IRAN
Year : 03.1987/03.1988

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	5	1	-	3	1
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	5	1	-	3	1

II. Insurance statistics by line of business : (in Billions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	3357	39602	9774	10904	11535	7371
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	-	-	-	-	-	-
Plus reinsurance accepted (+)	..	..	200	..	135	323
Net premium written	3357	..	..	..	..	..
Gross claims paid and outstanding	2999	15985	2175	8371	1686	7352
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	-	-	-	-	-	-
Management expenses	-	-	-	-	-	-
Life insurance funds and other reserves	-					

Country : IRAN
Year : 03.1988/03.1989

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	5	1	-	3	1
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	5	1	-	3	1

II. Insurance statistics by line of business : (in Billions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	4115	41658	12061	10833	10623	8140
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	-	-	361	-	555	-
Plus reinsurance accepted (+)	-	-	118	-	91	312
Net premium written	4115	..	11818	..	10159	..
Gross claims paid and outstanding	3283	15022	2386	7203	1683	3750
Net claims paid and outstanding	3283	-	2377	7203	1328	-
Commissions	-	-	74457	-	159	-
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	..					

Country : IRAQ
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	..	..	..	..	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	..	..	..	..	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	136811	16978	56629	44804	18400
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	..	65624	10137	20428	22013	13046
Plus reinsurance accepted (+)	..	-	-	-	-	-
Net premium written	..	71187	6841	36201	22791	5354
Gross claims paid and outstanding	..	120722	11215	76963	14209	18335
Net claims paid and outstanding	..	94206	9265	58165	16411	10374
Commissions	..	24975	5593	2235	11253	5889
Management expenses	..	3569	254	1892	1000	423
Life insurance funds and other reserves	..					

Country : IRAQ
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : ..

(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	..	..	..	..	..
- Foreign controlled	..	...	..	..	..
2. Foreign companies	..	..	..	..	..
Total	..	..	..	..	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	148312	19804	63867	46175	18466
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	..	61656	12877	12877	23585	12317
Plus reinsurance accepted (+)	..	-	-	-	-	-
Net premium written	..	86656	6927	50990	22590	6149
Gross claims paid and outstanding	..	120188	9666	65092	26516	18914
Net claims paid and outstanding	..	98776	8779	50950	21949	17078
Commissions	..	22496	6881	1468	9697	4450
Management expenses	..	3875	312	2058	1063	442
Life insurance funds and other reserves	..					

Country : IRAQ
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	..	..	..	..	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	..	..	..	..	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	152593	23689	83094	37266	8544
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	..	57337	14455	20858	18280	3744
Plus reinsurance accepted (+)	..	-	-	-	-	-
Net premium written	..	95256	9234	62236	18986	4800
Gross claims paid and outstanding	..	149564	9276	100933	5311	34044
Net claims paid and outstanding	..	115434	5453	75535	2758	31688
Commissions	..	22601	8358	5617	5039	3587
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	..					

Country : JAMAICA
Year : 1984 8

I. General information on the domestic market :

Number of employees in the insurance sector : 4300

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	22	4	15	3	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	10	2	5	3	0
Total	32	6	20	6	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	238136	308385	114330	116382	8762	68910
Written by foreign companies (%)	13.8	18.9	27.5	9.1	20.8	20.9
Less reinsurance ceded (-)	13232	139025	93142	21903	6857	17124
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	224903	169359	21188	94479	1905	51786
Gross claims paid and outstanding	178769	145567	31940	55198	433	37461
Net claims paid and outstanding	174475	101381	6672	43387	393	30393
Commissions	48293	47709	25893	13669	1399	6747
Management expenses	87075	63608	18541	28076	2300	14690
Life insurance funds and other reserves	671928					

Country : JAMAICA
Year : 1985 8

I. General information on the domestic market :

Number of employees in the insurance sector : 24700
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	22	4	15	3	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	9	2	5	2	0
Total	31	6	20	5	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	302170	365359	136947	136702	12249	79459
Written by foreign companies (%)	12.4	18.2	27.2	8.7	15.5	19.7
Less reinsurance ceded (-)	20665	166650	114491	22782	9637	19740
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	281505	198710	22456	113921	2613	59719
Gross claims paid and outstanding	269778	264323	105754	64886	3757	59955
Net claims paid and outstanding	263314	135236	10499	53606	354	40807
Commissions	54484	55873	30164	15902	1620	8186
Management expenses	100324	76571	20663	35191	3040	17675
Life insurance funds and other reserves	822519					

Country : JAMAICA
Year : 1986 8

I. General information on the domestic market :

Number of employees in the insurance sector : 4800
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	24	6	15	3	-
- Foreign controlled	..	..	..	..	..
2. Foreign companies	11	4	5	2	-
Total	35	10	20	5	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	335200	488466	182956	191448	8309	105751
Written by foreign companies (%)	11.3	15.7	28.6	6.6	14.0	9.8
Less reinsurance ceded (-)	17721	216567	148221	34791	27926	-
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	317478	271898	34735	156657	2680	77826
Gross claims paid and outstanding	402654	200029	45595	92515	2887	59032
Net claims paid and outstanding	398451	140358	16096	73814	830	49618
Commissions	56880	71243	35764	24281	1071	10126
Management expenses	118740	96941	27176	46077	1664	22024
Life insurance funds and other reserves	1096542					

Country : JAMAICA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** 3630
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	24	6	15	3	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	11	4	5	2	-
Total	35	10	20	7	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	370815	578474	223392	233146	11972	109964
Written by foreign companies (%)	15.0	16.0	28.7	6.85	7.83	9.36
Less reinsurance ceded (-)	16255	280526	182813	55315	7775	34623
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	354560	297949	40579	177831	4198	75341
Gross claims paid and outstanding	168067	176402	..	..	..	..
Net claims paid and outstanding	164128	147954	12869	85765	1402	47918
Commissions	67277	78559	40219	25619	1308	11333
Management expenses	131587	102421	30724	49486	1739	20472
Life insurance funds and other reserves	943125					

Country : JAMAICA
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** 3631
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	24	6	15	3	.
- Foreign controlled	..	-	..	..	.
2. Foreign companies	10	4	4	2	.
Total	34	10	19	5	.

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	450737	670180	256425	306835	13163	93757
Written by foreign companies (%)	14.0	14.0	25.6	6.51	8.02	9.68
Less reinsurance ceded (-)	22110	306315	202658	60437	8379	34841
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	428627	363865	53767	246398	4784	58916
Gross claims paid and outstanding	197421	290355	..	..	..	..
Net claims paid and outstanding	184385	187164	58829	92293	2573	33468
Commissions	89584	98416	51496	34858	1483	10579
Management expenses	166887	128402	37314	63781	2799	24509
Life insurance funds and other reserves	993752					

Country : JAMAICA
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** 3700
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	23	7	13	3	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	10	4	4	2	-
Total	33	11	17	5	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	574741	743332	293643	337786	13141	98762
Written by foreign companies (%)	13.86	7.44	11.75	4.68	1.84	4.86
Less reinsurance ceded (-)	29079	360099	241904	66287	8232	43676
Plus reinsurance accepted (+)	.	..	..	..	..	..
Net premium written	545662	383234	51739	271500	4909	55086
Gross claims paid and outstanding	..	..	..	..	..	..
Net claims paid and outstanding	168158	208340	61766	118853	1953	25768
Commissions	107773	93529	48864	33091	1273	10301
Management expenses	160683	139667	44651	67428	2546	25042
Life insurance funds and other reserves	1363497					

Country : JORDAN
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 1259

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	20	1	12	7	0
- Foreign controlled	..	...	..	..	..
2. Foreign companies	11	1	5	5	0
Total	31	2	17	12	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	4585	21488	2946	11858	4299	2383
Written by foreign companies (%)	54.5	13.5	14.8	12.0	13.4	19.8
Less reinsurance ceded (-)	1292	8540	2560	785	3490	1753
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	3293	12898	385	11073	810	630
Gross claims paid and outstanding	2622	12857	552	6838	3263	2202
Net claims paid and outstanding	2065	6333	177	5684	92	380
Commissions	521	1843	192	1329	169	152
Management expenses	927	3916	565	2232	687	432
Life insurance funds and other reserves	9460					

Country : JORDAN
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 815
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	17	..	9	8	-
- Foreign controlled	1	1	-	-	-
2. Foreign companies	..	..	..	..	-
Total	18	1	9	8	-

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	5.9	28.1	4.1	15.9	5.5	2.6
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	..	..	..	..	..	..
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	..	..	..	..	..	..
Gross claims paid and outstanding	..	..	..	..	..	..
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	..	..	..	..	..	..
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	..					

Country : KENYA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 4105

(a) in the companies : 1767

(b) in the intermediaries : 2132

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	25	2	12	10	1
- Foreign controlled	14	..	7	7	..
2. Foreign companies	.	..	..	..	..
Total	39	2	19	17	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1179	2735	493	1171	410	662
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	25	1625	440	386	433	366
Plus reinsurance accepted (+)	6	1180	257	384	117	422
Net premium written	1160	2290	309	1169	94	718
Gross claims paid and outstanding	513	721	57	519	44	100
Net claims paid and outstanding	167	1425	147	948	33	296
Commissions	87	307	107	87	32	80
Management expenses	220	488	98	235	34	120
Life insurance funds and other reserves	3643					

Country : KENYA
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector :	**6623**
(a) in the companies :	**4449**
(b) in the intermediaries :	**2174**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	24	1	12	10	1
- Foreign controlled	14	..	7	7	..
2. Foreign companies	.	..	..	..	..
Total	38	1	19	17	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1158	3068	569	1247	363	889
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	38	1749	469	472	339	470
Plus reinsurance accepted (+)	10	1014	206	410	114	283
Net premium written	1130	2332	306	1185	138	703
Gross claims paid and outstanding	401	551	2	410	7	132
Net claims paid and outstanding	239	1622	95	1158	30	354
Commissions	89	357	103	116	33	104
Management expenses	244	544	101	234	52	157
Life insurance funds and other reserves	4734					

Country : KOREA REP. OF
Year : 04.1984/03.1985

I. General information on the domestic market :

Number of employees in the insurance sector : ..
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	19	6	12	0	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	2	0	2	0	0
Total	21	6	14	0	1

II. Insurance statistics by line of business : (in Billions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	3085	874	85	352	166	271
Written by foreign companies (%)	.	1.12	2.09	0.93	0.33	1.55
Less reinsurance ceded (-)	17	497	83	27	220	167
Plus reinsurance accepted (+)	13	406	63	26	141	176
Net premium written	3080	783	65	351	87	280
Gross claims paid and outstanding	1481	604	26	297	97	184
Net claims paid and outstanding	1477	577	17	297	35	228
Commissions	..	27	4	15	..	9
Management expenses	445	173	19	56	32	66
Life insurance funds and other reserves	5204				.	

Country : KOREA REP. OF
Year : 04.1985/03.1986

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	19	6	12	0	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	2	0	2	0	0
Total	21	6	14	0	1

II. Insurance statistics by line of business : (in Billions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	3987	1017	95	458	167	296
Written by foreign companies (%)	.	1.12	1.95	0.79	0.41	1.74
Less reinsurance ceded (-)	5	498	91	27	218	161
Plus reinsurance accepted (+)	1	386	65	24	142	153
Net premium written	3983	904	70	455	91	288
Gross claims paid and outstanding	2503	713	37	406	90	179
Net claims paid and outstanding	2499	679	16	405	34	224
Commissions	..	32	4	18	..	9
Management expenses	552	196	22	78	33	64
Life insurance funds and other reserves	6799					

Country : KOREA REP. OF
Year : 04.1987/03.1988

I. General information on the domestic market :

Number of employees in the insurance sector : 37255
(a) in the companies : 23730
(b) in the intermediaries : 13525

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	19	6	12	..	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	4	2	2	..	..
Total	23	8	14	..	1

II. Insurance statistics by line of business : (in Billions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	7479	1369	137	787	197	248
Written by foreign companies (%)	..	1.4	4.7	0.4	0.5	4.1
Less reinsurance ceded (-)	19	489	115	31	203	140
Plus reinsurance accepted (+)	17	363	82	28	141	111
Net premium written	7477	1243	104	785	135	219
Gross claims paid and outstanding	4940	1119	73	601	125	320
Net claims paid and outstanding	4921	821	51	594	39	134
Commissions	-	-	-	-	-	-
Management expenses	875	283	37	150	41	55
Life insurance funds and other reserves	2831					

Country : KOREA REP. OF
Year : 04.1988/03.1989

I. General information on the domestic market :

Number of employees in the insurance sector :	**43163**
(a) in the companies :	**26700**
(b) in the intermediaries :	**16463**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	23	10	12	..	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	5	3	2	..	..
Total	28	13	14	..	1

II. Insurance statistics by line of business : (in Billions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	9642	1659	162	985	231	281
Written by foreign companies (%)	0.1	1.4	4.9	0.4	0.5	3.8
Less reinsurance ceded (-)	22	501	128	50	179	145
Plus reinsurance accepted (+)	19	368	90	48	99	130
Net premium written	9640	1526	124	982	151	268
Gross claims paid and outstanding	5870	1123	49	816	86	173
Net claims paid and outstanding	5849	1003	31	809	37	127
Commissions	-	-	-	-	-	-
Management expenses	1123	388	47	222	45	74
Life insurance funds and other reserves	3796					

Country : KOREA REP. OF
Year : 04.1989/03.1990

I. General information on the domestic market :

Number of employees in the insurance sector : 50658
- **(a) in the companies : 28511**
- **(b) in the intermediaries : 22147**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	30	16	13	..	1
- Foreign controlled	5	5	..	..	..
2. Foreign companies	6	4	2	..	..
Total	41	25	15	..	1

II. Insurance statistics by line of business : (in Billions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	12249	2256	190	1481	227	358
Written by foreign companies (%)	0.1	1.1	4.5	0.3	0.6	2.9
Less reinsurance ceded (-)	32	521	139	75	157	149
Plus reinsurance accepted (+)	25	404	100	72	90	143
Net premium written	12242	2139	150	1477	160	351
Gross claims paid and outstanding	7532	1644	77	1109	146	311
Net claims paid and outstanding	7506	1385	54	1097	45	189
Commissions	-	-	-	-	-	-
Management expenses	1501	540	56	335	50	98
Life insurance funds and other reserves	5516					

Country : KUWAIT
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : ..

(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	5	0	0	4	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	14	1	11	2	0
Total	19	1	11	6	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	6478	50248	10669	13310	14281	3538
Written by foreign companies (%)	16.7	7.7	6.0	5.4	8.3	13.0
Less reinsurance ceded (-)	2960	39167	10435	1807	16867	3368
Plus reinsurance accepted (+)	3	7440	882	528	3385	751
Net premium written	3520	18521	616	12031	799	921
Gross claims paid and outstanding	3402	51002	41235	19285	14091	4207
Net claims paid and outstanding	1383	24707	-1101	16572	1432	1047
Commissions	526	2448	1262	1739	1018	338
Management expenses	767	4741	1152	..	1983	..
Life insurance funds and other reserves	..					

Country : LESOTHO
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 100
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	.
- Foreign controlled	1	1	..	..	..
2. Foreign companies	..	..	..	..	..
Total	2	1	..	1	.

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	6159	1634	2568	943	1014
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	..	4675	1516	1377	936	845
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	..	1484	117	1191	7	168
Gross claims paid and outstanding	..	..	..	..	..	..
Net claims paid and outstanding	..	1110	75	900	8	127
Commissions	..	486	225	71	96	94
Management expenses	..	706	..	..	..	..
Life insurance funds and other reserves	..					

Country : LESOTHO
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 170

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	3	2	1	0	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	3	3	0	0	0
Total	6	5	1	0	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	78	9151	1691	3523	2696	1240
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	70	6520	1442	1472	2682	923
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	8	2631	249	2051	14	317
Gross claims paid and outstanding	2	3153	872	1374	310	597
Net claims paid and outstanding	1	1166	73	951	3	139
Commissions	..	..	..	..	..	..
Management expenses	1	1331	246	512	391	182
Life insurance funds and other reserves	41					

Country : LESOTHO
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 177
- **(a) in the companies : ..**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	
- Foreign controlled	..	..	..	..	
2. Foreign companies	1	1	0	1	
Total	2	1	0	1	

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	11073	2470	3858	2969	1775
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	..	7946	2191	1488	2950	1316
Plus reinsurance accepted (+)	..	-	-	-	-	-
Net premium written	..	3127	279	2370	19	459
Gross claims paid and outstanding	..	479	196	-18	186	115
Net claims paid and outstanding	..	479	196	-18	186	115
Commissions	..	404	156	-32	182	99
Management expenses	..	1136	101	861	7	167
Life insurance funds and other reserves	..				-	

Country : LESOTHO
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 150
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	1	..	..
- Foreign controlled	1	1	..	..	..
2. Foreign companies	..	..	..	..	..
Total	2	1	1	..	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	17088	2978	5245	6235	2630
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	..	11749	2476	1154	6207	1910
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	..	5339	501	4091	28	719
Gross claims paid and outstanding	..	..	..	..	..	..
Net claims paid and outstanding	..	2374	154	2020	4	197
Commissions	..	398	161	(209)	323	124
Management expenses	..	1408	..	..	..	..
Life insurance funds and other reserves	..					

Country : LESOTHO
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 196

- **(a) in the companies : ..**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	1	1	..	..	..
2. Foreign companies	..	..	..	..	..
Total	2	1	..	1	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	8616	18963	3848	6491	4503	4121
Written by foreign companies (%)	100.0	..	..	..	..	..
Less reinsurance ceded (-)	..	11170	3237	605	4489	2838
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	..	7794	611	5887	14	1283
Gross claims paid and outstanding		..	..	..	..	..
Net claims paid and outstanding	..	3313	155	2823	6	329
Commissions	..	92	219	(469)	189	153
Management expenses	..	2113		..	..	..
Life insurance funds and other reserves	..					

Country : LIBYAN ARAB JA.
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1020	49189	13066	7312	20265	8545
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	-	13938	4396	462	5819	3261
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	..	35251	8661	6851	14446	5284
Gross claims paid and outstanding	372	36326	17805	3515	8844	6161
Net claims paid and outstanding	..	25961	16316	3086	3682	2878
Commissions	..	..	..	..	..	..
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	8275					

Country : LIBYAN ARAB JA.
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies : ..**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	0	0	0	0	0
2. Foreign companies	..	..	..	..	..
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1020	51666	14915	8056	18504	10191
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	..	14656	4445	399	6856	2956
Plus reinsurance accepted (+)	..	-	-	-	-	.
Net premium written	..	37010	10469	7657	11648	7236
Gross claims paid and outstanding	372	20608	4567	4335	8990	2715
Net claims paid and outstanding	..	15502	2699	3902	7357	1544
Commissions		..	..	..	..	..
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	8275					

Country : MADAGASCAR
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 558

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	..	2	2	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	2	..	2	2	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	759	9477	1254	2384	2982	2857
Written by foreign companies **(%)**		..	..	..	..	..
Less reinsurance ceded (-)	28	3412	998	556	1084	774
Plus reinsurance accepted (+)	45	3624	661	58	1678	1227
Net premium written	776	9689	917	1886	3576	3310
Gross claims paid and outstanding	531	6091	1264	1104	2198	1525
Net claims paid and outstanding	389	4480	90	1214	2463	713
Commissions	86	1156	208	315	372	261
Management expenses	95	1920	163	1063	352	342
Life insurance funds and other reserves	3815					

Country : MADAGASCAR
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 934
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	0	..	2	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	2	0	0	2	0

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1045	11352	1465	3049	5035	1803
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	56	4988	916	7	3129	935
Plus reinsurance accepted (+)	27	1906	311	7	891	698
Net premium written	1016	8270	860	3049	2797	1565
Gross claims paid and outstanding	706	6623	507	1948	3366	802
Net claims paid and outstanding	688	7652	397	1951	3918	1385
Commissions	64	1291	221	400	461	208
Management expenses	71	2149	166	967	656	359
Life insurance funds and other reserves	4293					

Country : MADAGASCAR
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 606

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	..	..	2	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	2	..	..	2	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1270	14000	2012	3705	4561	3722
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	37	4848	1299	36	1573	1940
Plus reinsurance accepted (+)	40	5421	1235	18	1997	2171
Net premium written	1273	14573	1948	3687	4985	3953
Gross claims paid and outstanding	565	5769	789	1321	1921	1738
Net claims paid and outstanding	1279	16159	10364	1474	1799	2522
Commissions	83	1693	327	458	553	355
Management expenses	152	4236	465	1230	724	1817
Life insurance funds and other reserves	5736					

Country : MADAGASCAR
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 643

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	..	..	2	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	2	..	..	2	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1258	13224	2886	2838	2744	4756
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	..	..	..	..	..	..
Plus reinsurance accepted (+)	52	..	..	..	..	..
Net premium written	1288	11200	1440	3922	4082	1756
Gross claims paid and outstanding	775	11052	2508	1848	1992	4704
Net claims paid and outstanding	562	16726	313	7470	4280	4663
Commissions	84	2105	381	464	825	435
Management expenses	219	3049	538	1298	745	468
Life insurance funds and other reserves	9599					

Country : MADAGASCAR
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 693

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	..	..	2	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	2	..	..	2	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1601	22144	3511	5506	7328	5799
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	166	3578	1248	-978	2567	740
Plus reinsurance accepted (+)	81	9384	2366	124	3285	3609
Net premium written	1516	27950	4629	6607	8046	8668
Gross claims paid and outstanding	618	12428	2554	4708	2929	2237
Net claims paid and outstanding	1583	6861	2826	502	3968	-435
Commissions	128	2796	515	734	977	570
Management expenses	166	4243	580	1509	1342	812
Life insurance funds and other reserves	9665					

Country : MALAWI
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : ..
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	12	2	4	2	4
- Foreign controlled	(11)	(2)	(4)	(1)	(4)
2. Foreign companies	0	0	0	0	0
Total	12	2	4	2	4

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	10625	22925	7782	7947	1437	5759
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	115	12015	5370	1952	1098	3594
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	10510	10910	2412	5995	339	2164
Gross claims paid and outstanding	3013	7623	1026	4238	138	2220
Net claims paid and outstanding	2975	4295	340	2956	70	928
Commissions	595	325	-458	659	25	98
Management expenses	2295	4965	946	1967	152	1901
Life insurance funds and other reserves	3800					

Country : MALAWI
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 200

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	13	2	5	2	4
- Foreign controlled	(12)	(2)	(5)	(1)	(4)
2. Foreign companies	0	0	0	0	0
Total	13	2	5	2	4

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	12779	27295	7700	11134	1009	7451
Written by foreign companies (%)	76.8	50.5	.	.	.	.
Less reinsurance ceded (-)	319	12710	4887	2233	643	4947
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	12459	14585	2813	8901	366	2504
Gross claims paid and outstanding	3461	14417	5970	5387	215	2844
Net claims paid and outstanding	3286	7581	1641	3405	212	2323
Commissions	800	720	-74	696	17	81
Management expenses	2682	6327	705	2678	181	2763
Life insurance funds and other reserves	3					

Country : MALAWI
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 300

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	-
- Foreign controlled	10	2	5	-	3
2. Foreign companies	-	-	-	-	-
Total	11	2	5	1	3

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	17234	51611	11097	14412	1131	24971
Written by foreign companies (%)	73.7	45.1	-	-	-	-
Less reinsurance ceded (-)	69	18100	7316	2685	715	7384
Plus reinsurance accepted (+)	28	9080	2392	2321	1	4366
Net premium written	17193	42591	6173	14048	417	21953
Gross claims paid and outstanding	2508	21738	3208	9297	141	9092
Net claims paid and outstanding	2480	12658	816	6976	140	4726
Commissions	1055	1831	-252	928	14	1141
Management expenses	3359	8428	1077	2589	124	4638
Life insurance funds and other reserves	-					

Country : MALAWI
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 350

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	-
- Foreign controlled	10	2	5	-	3
2. Foreign companies	-	-	-	-	-
Total	11	2	5	1	3

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	20376	58729	11461	19550	1676	26042
Written by foreign companies (%)	78.2	60.8	-	-	-	-
Less reinsurance ceded (-)	255	13423	5749	3259	894	3521
Plus reinsurance accepted (+)	56	7386	2943	1280	232	2931
Net premium written	20177	52692	8655	17571	1014	25452
Gross claims paid and outstanding	4480	23725	4340	10506	379	8500
Net claims paid and outstanding	4424	16339	1398	9226	147	5568
Commissions	1598	3792	413	1469	42	1868
Management expenses	4525	11097	1457	3183	186	6271
Life insurance funds and other reserves	-					

Country : MALAWI
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 780

(a) in the companies : 500
(b) in the intermediaries : 280

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	.	-	2	-	2
- Foreign controlled	2	5	-	2	9
2. Foreign companies	-	-	1	-	1
Total	2	5	3	2	12

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	24773	57261	16813	29226	2917	9025
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	990	18623	9995	3795	1313	3520
Plus reinsurance accepted (+)	-	-	-	-	-	.
Net premium written	25763	38639	6819	25431	884	5505
Gross claims paid and outstanding	6429	25836	9638	12595	726	2877
Net claims paid and outstanding	6349	19493	5388	11415	345	2345
Commissions	1650	3135	16	2293	(21)	217
Management expenses	5691	6571	1290	3487	184	1610
Life insurance funds and other reserves	-					

Country : MALAYSIA
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 11148

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	53	2	39	11	1
- Foreign controlled	(10)	(0)	(8)	(2)	(0)
2. Foreign companies	10	2	5	3	0
Total	63	4	44	14	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	765	1643	457	500	192	493
Written by foreign companies (%)	55.63	8.02	12.40	4.10	6.70	8.46
Less reinsurance ceded (-)	..	-	..	..	..	..
Plus reinsurance accepted (+)	..	-	..	..	..	..
Net premium written	..	865	185	379	54	243
Gross claims paid and outstanding	..	813	223	337	83	170
Net claims paid and outstanding	..	434	71	253	24	86
Commissions	207	226	..	..	..	..
Management expenses	117	181	..	..	..	..
Life insurance funds and other reserves	3026					

Country : MALAYSIA
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 10818
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	53	2	39	11	1
- Foreign controlled	(10)	(0)	(8)	(2)	(0)
2. Foreign companies	10	2	5	3	0
Total	63	4	44	14	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	919	1683	473	507	198	505
Written by foreign companies (%)	55.81	7.90	11.28	3.80	5.95	9.63
Less reinsurance ceded (-)	..	..	..	..	..	..
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	..	919	199	400	60	260
Gross claims paid and outstanding	..	940	231	382	92	234
Net claims paid and outstanding	..	521	75	291	31	123
Commissions	249	224	..	..	..	..
Management expenses	126	208	..	..	..	..
Life insurance funds and other reserves	3521					

Country : MALAYSIA
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : **10576**
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	53	2	39	11	1
- Foreign controlled	(10)	(0)	(8)	(2)	(0)
2. Foreign companies	10	2	5	3	0
Total	63	4	44	14	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1009	1519	437	487	171	424
Written by foreign companies (%)	57.0	7.0	9.7	2.8	4.3	10.1
Less reinsurance ceded (-)	..	674	255	94	121	204
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	1009	845	181	394	50	220
Gross claims paid and outstanding	..	900	172	395	87	245
Net claims paid and outstanding	108	516	68	305	29	114
Commissions	116	199	..	..	..	..
Management expenses	78	199	..	..	..	..
Life insurance funds and other reserves	1540					

Country : MALAYSIA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 11040
- **(a) in the companies : 9517**
- **(b) in the intermediaries : 1523**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	51	-	37	13	1
- Foreign controlled	-	-	-	-	-
2. Foreign companies	9	2	4	3	-
Total	60	2	41	16	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	1655	528	488	196	443
Written by foreign companies (%)	58.9	6.9	9.0	5.9	4.7	9.8
Less reinsurance ceded (-)	..	783	310	106	157	210
Plus reinsurance accepted (+)	..	34	15	1	10	8
Net premium written	10312	906	233	383	49	241
Gross claims paid and outstanding	..	853	153	387	82	231
Net claims paid and outstanding	3993	506	55	306	28	115
Commissions	202	203	..	..	..	..
Management expenses	181	235	..	..	..	..
Life insurance funds and other reserves	48557					

Country : MALAYSIA
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 10911
(a) in the companies : 9599
(b) in the intermediaries : 1312

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	51	-	37	13	1
- Foreign controlled	-	-	-	-	-
2. Foreign companies	9	2	4	3	-
Total	60	2	41	16	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	1773	565	543	204	461
Written by foreign companies (%)	60.0	6.8	8.2	4.7	5.3	11.1
Less reinsurance ceded (-)	..	774	328	108	132	206
Plus reinsurance accepted (+)	..	36	17	1	10	8
Net premium written	1136	1035	254	436	82	263
Gross claims paid and outstanding	..	1012	206	481	92	232
Net claims paid and outstanding	4364	611	59	391	41	119
Commissions	2601	203	..	..	..	..
Management expenses	188	219	..	..	..	..
Life insurance funds and other reserves	5363	1666				

Country : MALAYSIA
Year : 05.1989/04.1990

I. General information on the domestic market :

Number of employees in the insurance sector : 12115
- **(a) in the companies : 10586**
- **(b) in the intermediaries : 1529**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	49	1	35	12	1
- Foreign controlled	8	-	8	-	.
2. Foreign companies	9	2	4	3	.
Total	66	3	47	15	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1375	2127	611	741	230	545
Written by foreign companies (%)	58.9	6.5	2.4	0.6	0.6	2.9
Less reinsurance ceded (-)	..	881	353	138	144	246
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	1375	1246	258	603	85	298
Gross claims paid and outstanding	..	1003	214	438	113	236
Net claims paid and outstanding	489	553	61	342	41	108
Commissions	355	245	..	..	..	..
Management expenses	214	243	..	..	..	..
Life insurance funds and other reserves	4958					

Country : MALI
Year : 1983

I. General information on the domestic market :

Number of employees in the insurance sector : 309

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	0	0	2	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	2	0	0	2	0
Total	4	0	0	4	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	32114	2185664	575060	1180412	306264	123927
Written by foreign companies **(%)**	..	24.47	22.60	20.48	19.69	83.02
Less reinsurance ceded (-)	..	..	..	..	..	..
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	..	..	..	..	..	..
Gross claims paid and outstanding	10413	742532	417357	95432	126765	102978
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	1379	194615	54964	101483	17669	20498
Management expenses	7182	546302	147761	331359	43752	23250
Life insurance funds and other reserves	..					

Country : MALI
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	..	..	..	..	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	..	..	..	..	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	100	2955	583	1460	684	226
Written by foreign companies (%)	..	24.69	31.54	22.47	21.66	41.49
Less reinsurance ceded (-)	18	984	384	236	281	82
Plus reinsurance accepted (+)	8	74	40	12	17	3
Net premium written	90	2045	239	1236	42	147
Gross claims paid and outstanding	29	1003	131	581	219	71
Net claims paid and outstanding	24	722	23	620	75	50
Commissions	10	325	94	140	52	37
Management expenses	34	919	172	484	200	61
Life insurance funds and other reserves	41					

Country : MALI
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	..	..	..	..	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	..	..	..	..	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	101	3056	657	1564	520	315
Written by foreign companies (%)	-	25.79	36.6	26.20	24.97	43.88
Less reinsurance ceded (-)	11	977	438	193	242	104
Plus reinsurance accepted (+)	10	112	59	19	29	5
Net premium written	100	2191	278	1390	307	216
Gross claims paid and outstanding	5	1496	373	992	119	11
Net claims paid and outstanding	50	175	5	95	30	45
Commissions	5	292	90	130	41	31
Management expenses	3	1024	188	604	143	88
Life insurance funds and other reserves	..					

Country : MALI
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	..	..	..	..	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	..	..	..	..	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	108	3375	757	1570	591	456
Written by foreign companies (%)	-	25.29	23.23	24.32	35.92	25.33
Less reinsurance ceded (-)	54	1142	525	194	251	171
Plus reinsurance accepted (+)	19	138	63	29	43	3
Net premium written	73	2371	294	1405	886	288
Gross claims paid and outstanding	9	92	120	553	163	91
Net claims paid and outstanding	8	668	122	476	39	31
Commissions	9	351	98	140	55	57
Management expenses	3	1283	234	706	184	159
Life insurance funds and other reserves	53					

Country : MALTA
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 446

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	29	1	25	3	0
Total	30	1	25	4	0

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2.52	9.93	2.55	3.9	2.23	1.25
Written by foreign companies (%)	91.0	85.0	93.0	99.0	50.0	90.0
Less reinsurance ceded (-)	0.12	4.06	1.11	0.81	1.75	0.39
Plus reinsurance accepted (+)	0	1.80	0.55	0.70	0.32	0.23
Net premium written	2.40	7.67	1.99	3.79	0.80	0.09
Gross claims paid and outstanding	2.46	4.31	0.92	2.10	0.99	0.31
Net claims paid and outstanding	2.39	3.50	0.69	2.03	0.55	0.23
Commissions	0.74	2.45	0.80	..	0.39	0.26
Management expenses	0.74	2.45	0.80	..	0.39	0.26
Life insurance funds and other reserves	13.38					

Country : MALTA
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 468

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	27	1	23	3	0
Total	28	1	23	4	0

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2.58	10.34	2.78	4.29	2.12	1.15
Written by foreign companies (%)	90.0	85.0	93.0	99.0	43.0	89.0
Less reinsurance ceded (-)	0.13	4.22	1.13	0.79	1.80	0.50
Plus reinsurance accepted (+)	0	1.95	0.60	0.69	0.31	0.35
Net premium written	2.45	8.07	2.25	4.19	0.63	1.00
Gross claims paid and outstanding	3.15	4.87	1.26	2.37	0.62	0.62
Net claims paid and outstanding	3.08	4.14	0.95	2.35	0.28	0.56
Commissions	0.77	2.58	0.87	1.09	0.34	0.28
Management expenses	0.77	2.58	0.87	1.09	0.34	0.28
Life insurance funds and other reserves	15.35					

Country : MALTA
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 510
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	28	1	24	3	0
Total	29	1	24	4	0

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2.88	11.33	3.72	4.38	2.54	0.68
Written by foreign companies **(%)**	90.0	83.0	91.0	99.0	41.0	93.0
Less reinsurance ceded (-)	0.16	4.26	1.22	1.18	1.73	0.13
Plus reinsurance accepted (+)	0	2.30	0.84	1.12	0.23	0.11
Net premium written	2.72	9.36	3.34	4.32	1.04	0.66
Gross claims paid and outstanding	1.27	4.36	1.10	2.10	0.98	0.18
Net claims paid and outstanding	1.20	3.99	0.96	2.09	0.79	0.15
Commissions	..	..	..	..	..	..
Management expenses	0.60	2.81	1.16	1.11	0.36	0.18
Life insurance funds and other reserves	17.44					

Country : MALTA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 536

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	27	1	23	3	0
2. Foreign companies	..	..	..	..	..
Total	28	1	23	4	0

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	3.05	12.20	4.0	4.53	2.95	0.72
Written by foreign companies (%)	89.7	81.0	91.0	99.3	36.6	90.3
Less reinsurance ceded (-)	0.16	4.69	1.30	1.14	2.10	0.15
Plus reinsurance accepted (+)	-	2.36	0.92	1.09	0.24	0.11
Net premium written	2.89	9.87	3.62	4.48	1.09	0.68
Gross claims paid and outstanding	1.39	4.76	1.32	2.69	0.63	0.12
Net claims paid and outstanding	1.32	4.26	1.12	2.68	0.34	0.12
Commissions						
Management expenses	0.866	2.82	1.21	1.12	0.29	0.20
Life insurance funds and other reserves	19.94					

Country : MALTA
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 559

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	27	1	23	3	0
2. Foreign companies	..	..	..	..	..
Total	28	1	23	4	0

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	3.45	13.42	4.4	5.4	2.9	0.72
Written by foreign companies (%)	89.5	84.3	91.4	99.6	43.9	90.5
Less reinsurance ceded (-)	0.15	4.77	1.4	1.3	1.9	0.17
Plus reinsurance accepted (+)	-	2.64	0.93	1.3	0.27	0.14
Net premium written	3.3	11.29	3.93	5.4	1.27	0.69
Gross claims paid and outstanding	1.32	7.36	3.72	2.68	0.67	0.29
Net claims paid and outstanding	1.31	4.95	2.34	1.90	0.50	0.21
Commissions	..	..	..	..	..	..
Management expenses	1.14	3.0	1.25	1.24	0.32	0.19
Life insurance funds and other reserves	22.18					

Country : MALTA
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 575

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	26	1	22	3	0
2. Foreign companies	..	..	..	..	..
Total	27	1	22	4	0

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	3.90	13.56	4.71	5.79	2.27	0.79
Written by foreign companies (%)	89.1	89.4	92.3	99.5	57.2	90.6
Less reinsurance ceded (-)	0.15	4.49	1.60	1.33	1.35	0.21
Plus reinsurance accepted (+)	-	2.92	1.11	1.30	0.35	0.16
Net premium written	3.75	11.99	4.22	5.76	1.27	0.74
Gross claims paid and outstanding	1.54	6.36	2.26	3.24	0.67	0.19
Net claims paid and outstanding	1.40	4.13	1.38	2.38	0.24	0.13
Commissions	..	..	..	..	..	..
Management expenses	1.37	3.35	1.41	1.40	0.33	0.21
Life insurance funds and other reserves	24.82					

Country : MAURITANIA
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 211

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
.		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1708	522288	33168	277092	166559	45469
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	..	..	..	..	..	..
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	..	..	..	..	..	.
Gross claims paid and outstanding	2310	231926	11512	135002	74697	10715
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	..	..	..	..	..	..
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	..					

Country : MAURITANIA
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 211
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1814	476720	42811	243316	170981	19611
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	..	..	..	..	..	..
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	..	..	..	..	..	..
Gross claims paid and outstanding	710	122760	634	102123	19496	507
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	..	..	..	..	..	..
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	..					

Country : MAURITANIA
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	1	0	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	1	0	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	981096	508242	242986	184767	45100
Written by foreign companies (%)	..		.	.	.	.
Less reinsurance ceded (-)	..	268528	147665	18532	80721	21609
Plus reinsurance accepted (+)	..	0	0	0	0	0
Net premium written	..	712568	360577	224454	104045	23491
Gross claims paid and outstanding	..	1432798	996120	174743	169509	92425
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	..	46914	28092	..	13141	5687
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	..					

Country : MAURITANIA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 227

- **(a) in the companies : 227**
- **(b) in the intermediaries : -**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	1	-	-	1	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2058	677215	41470	268392	349293	18060
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	-	284862	33850	16666	231167	3179
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	2058	392353	7620	251726	118126	14881
Gross claims paid and outstanding	-	296410	10138	194200	84007	8065
Net claims paid and outstanding	-	280433	10029	194200	68306	7898
Commissions	-	46287	16911	-	28422	953
Management expenses	-	-	-	-	-	-
Life insurance funds and other reserves	-					

Country : MAURITANIA
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector :	**227**
(a) in the companies :	**227**
(b) in the intermediaries :	..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	-	-	-	1	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	4405	768214	41880	268665	406684	50986
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	-	333985	33875	13433	275872	10805
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	4405	434229	8005	255232	130811	40181
Gross claims paid and outstanding	-	691941	21771	483783	165598	20789
Net claims paid and outstanding	-	611278	8725	470118	111646	20789
Commissions	-	51267	11530	-	36790	2946
Management expenses	-	-	-	-	-	-
Life insurance funds and other reserves	-					

Country : MAURITIUS
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	17	2	5	9	1
- Foreign controlled	-	-	-	-	-
2. Foreign companies	9	1	5	3	..
Total	26	3	10	12	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	220003	64731	67056	33749	54467
Written by foreign companies (%)	..	6.7	5.1	6.2	1.1	12.7
Less reinsurance ceded (-)	..	136587	56764	18073	29810	31940
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	140461	83416	7967	48983	3939	22527
Gross claims paid and outstanding	..	98165	12529	40602	15249	29785
Net claims paid and outstanding	62908	47904	3081	30915	1984	11924
Commissions	11592	22405	8001	5921	2228	6255
Management expenses	24876	36642	9960	13121	3718	9843
Life insurance funds and other reserves	..					

Country : MAURITIUS
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	17	2	5	9	1
- Foreign controlled	-	-	-	-	-
2. Foreign companies	9	1	5	3	..
Total	26	3	10	12	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	237947	72623	74831	33186	57307
Written by foreign companies (%)	..	7.1	5.5	7.9	2.7	10.5
Less reinsurance ceded (-)	..	146205	62578	20748	27925	35154
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	164204	91542	10045	54083	5261	22153
Gross claims paid and outstanding	..	105212	11502	50326	15377	28007
Net claims paid and outstanding	66762	53166	2802	35923	1525	12916
Commissions	14150	26011	10542	6977	2233	6259
Management expenses	29289	41238	11449	15391	3428	10970
Life insurance funds and other reserves						

Country : MAURITIUS
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 1200

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	17	2	5	10	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	8	1	4	3	0
Total	25	3	9	13	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	440978	159829	109057	57605	114487
Written by foreign companies (%)	32.0	7.3	5.4	7.28	3.59	11.3
Less reinsurance ceded (-)	..	170094	75096	22932	26443	45623
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	172823	270884	84733	86125	31162	68864
Gross claims paid and outstanding	..	168904	42809	66499	12669	46927
Net claims paid and outstanding	62896	113380	22599	52782	7137	29862
Commissions	15673	47727	22695	5636	6519	12877
Management expenses	32231	44037	12272	15994	3467	12304
Life insurance funds and other reserves	1012628					

Country : MAURITIUS
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	16	1	5	10	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	7	1	4	2	-
Total	23	2	9	12	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	335580	99063	112477	43858	80182
Written by foreign companies (%)	..	7.7	5.3	10.0	2.9	9.9
Less reinsurance ceded (-)	..	198039	88501	23841	32073	53624
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	207984	137541	10562	88636	11785	26558
Gross claims paid and outstanding	..	168324	50649	74876	14140	28659
Net claims paid and outstanding	86405	78560	3276	62835	1382	11067
Commissions	19119	29769	11025	10099	2830	5815
Management expenses	37378	50406	13406	17735	5438	13827
Life insurance funds and other reserves						

Country : MAURITIUS
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	15	1	5	9	.
- Foreign controlled	-	-	-	-	.
2. Foreign companies	6	1	2	3	.
Total	21	2	7	12	.

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	393181	440761	118784	165012	56028	100937
Written by foreign companies (%)	..	8.1	..	..	..	..
Less reinsurance ceded (-)	5807	257846	105025	44172	41378	67271
Plus reinsurance accepted (+)	..	31940	..	..	..	31940
Net premium written	387374	214855	13759	120840	14650	65606
Gross claims paid and outstanding	..	210257	54262	106637	20006	29352
Net claims paid and outstanding	138880	104683	6369	82968	2847	12499
Commissions	24497	69777	31768	10916	9621	17472
Management expenses	42524	62412	..	..	..	..
Life insurance funds and other reserves	1894299					

Country : MAURITIUS
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	15	1	5	9	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	6	1	2	3	-
Total	21	2	7	12	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	480098	518082	127340	210791	66863	113087
Written by foreign companies (%)	23.8	7.9	..	..	..	..
Less reinsurance ceded (-)	13639	260910	90042	46816	48632	67118
Plus reinsurance accepted (+)	..	23712	..	..	..	23712
Net premium written	466459	280884	37298	163975	18231	61380
Gross claims paid and outstanding	208173	306307	106666	137749	15651	42521
Net claims paid and outstanding	201033	133467	8799	107317	3345	16323
Commissions	34679	42071	12879	17488	3373	8331
Management expenses	104177	89835	..	..	..	..
Life insurance funds and other reserves	2514610					

Country : MEXICO
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 30449
- **(a) in the companies : ..**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	47	4	11	30	2
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	47	4	11	30	2

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	62292	191689	41785	81681	33422	34800
Written by foreign companies (%)	.	.	.	.	.	
Less reinsurance ceded (-)	4712	98119	43712	755	29722	23929
Plus reinsurance accepted (+)	1897	30239	19277	315	7328	3318
Net premium written	59477	123809	17350	81241	11028	14190
Gross claims paid and outstanding	25164	88510	10564	38468	15050	24425
Net claims paid and outstanding	23594	62230	7416	38079	5601	11132
Commissions	21120	33927	13423	9087	5229	6186
Management expenses	9097	27884	6074	11815	4907	5088
Life insurance funds and other reserves	151974					

Country : MEXICO
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 32990
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	47	4	0	1	2
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	47	4	10	31	2

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	118762	316195	75974	121828	53028	65365
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	8100	151534	70281	518	36976	43757
Plus reinsurance accepted (+)	2773	41359	26636	424	9414	4884
Net premium written	113436	206021	32328	121734	25466	26492
Gross claims paid and outstanding	46987	273096	128822	62598	44444	37231
Net claims paid and outstanding	42352	112552	23691	61854	15318	11687
Commissions	37272	60021	25431	14059	11460	9070
Management expenses	18573	50215	12329	19764	8255	9867
Life insurance funds and other reserves	250593					

Country : MEXICO
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 70552

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	46	4	11	29	2
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	46	4	11	29	2

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	258836	566801	151251	175945	104360	135244
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	14581	277591	136698	588	65213	75092
Plus reinsurance accepted (+)	5393	76423	51330	1099	13816	10177
Net premium written	249647	365633	65883	176457	52963	70330
Gross claims paid and outstanding	115645	339882	14410	136815	105845	82812
Net claims paid and outstanding	109862	218538	11034	137420	28402	41683
Commissions	71040	91384	38775	20536	13142	18930
Management expenses	36331	79558	21230	24696	14648	18983
Life insurance funds and other reserves	318821					

Country : MEXICO
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 50561
(a) in the companies : 20980
(b) in the intermediaries : 29581

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	44	3	9	30	2
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	44	3	9	30	2

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	690360	1300602	371777	366471	256291	306063
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	28350	545026	254269	114	131857	158786
Plus reinsurance accepted (+)	10479	88776	65826	1632	9899	11419
Net premium written	672489	844352	183334	367989	134333	158696
Gross claims paid and outstanding	352259	858868	97430	379644	236233	145571
Net claims paid and outstanding	336811	640289	59127	378366	118843	83953
Commissions	193765	218952	91531	45469	35394	46558
Management expenses	104837	219560	72926	55008	43165	48460
Life insurance funds and other reserves	420426					

Country : MEXICO
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 49289
- **(a) in the companies : 20100**
- **(b) in the intermediaries : 29189**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	43	3	9	29	2
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	43	3	9	29	2

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1828517	2707460	749467	980128	477323	500542
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	64850	1026853	497133	30096	247716	251908
Plus reinsurance accepted (+)	25793	218304	145289	15104	28461	29450
Net premium written	1789460	1898911	397623	965136	258068	278084
Gross claims paid and outstanding	1126540	1991204	388224	883407	424827	294746
Net claims paid and outstanding	1094358	1450032	137978	870124	239465	202465
Commissions	428855	439035	177878	111418	74184	75555
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	1004226					

Country : MEXICO
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 56782

- **(a) in the companies : 20769**
- **(b) in the intermediaries : 36013**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	42	3	9	28	2
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	42	3	9	28	2

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2457519	3532447	810208	1630258	518098	573883
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	140559	1074426	530289	378	259924	283835
Plus reinsurance accepted (+)	42722	270566	177445	16417	37737	38967
Net premium written	2359682	2728587	457364	1646297	295911	329015
Gross claims paid and outstanding	1744958	2090710	386200	917138	446244	341128
Net claims paid and outstanding	1636075	1499563	151611	914698	201824	231430
Commissions	450418	1049507	537265	156545	183571	172126
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	1398647	1443878				

Country : MOROCCO
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 5735

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	23	2	..	19	2
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	23	2	..	19	2

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	397	2073	210	906	233	724
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	95	591	112	129	165	184
Plus reinsurance accepted (+)	0	39	0	0	0	39
Net premium written	302	1521	98	777	68	579
Gross claims paid and outstanding	367	1601	43	941	150	466
Net claims paid and outstanding	301	1239	14	826	64	335
Commissions	16	200	25	60	32	82
Management expenses	45	219	22	95	23	79
Life insurance funds and other reserves	1459					

Country : MOROCCO
Year : 1986 9

I. General information on the domestic market :

Number of employees in the insurance sector : 5516

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	21	2	..	17	2
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	21	2	..	17	2

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	455	2299	230	979	232	858
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	92	660	135	151	163	210
Plus reinsurance accepted (+)	..	31	..	..	..	..
Net premium written	363	1670	95	827	69	648
Gross claims paid and outstanding	241	1484	40	774	148	521
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	18	214	29	65	33	87
Management expenses	49	256	25	118	26	86
Life insurance funds and other reserves	..					

Country : MOROCCO
Year : 1987 9

I. General information on the domestic market :

Number of employees in the insurance sector : 7005
(a) in the companies : 3273
(b) in the intermediaries : 3732

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	23	2	-	19	2
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	23	2	-	19	2

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	472	3295	246	1082	284	782
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	91	627	138	141	204	143
Plus reinsurance accepted (+)	-	23	..	..	..	..
Net premium written	380	1791	108	941	80	639
Gross claims paid and outstanding	187	2140	52	1230	200	656
Net claims paid and outstanding	139	1693	..	..	..	..
Commissions	21	218	31	69	36	81
Management expenses	62	275	27	125	28	94
Life insurance funds and other reserves	2630					

Country : MOROCCO
Year : 1988 9

I. General information on the domestic market :

Number of employees in the insurance sector :	**6510**
(a) in the companies :	**3310**
(b) in the intermediaries :	**3200**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	22	2	-	19	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	22	2	-	19	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	927	2033	216	1062	303	452
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	146	644	141	168	228	105
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	781	1316	75	894	75	347
Gross claims paid and outstanding	551	1845	67	1040	267	470
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	54	217	34	78	38	66
Management expenses	114	319	33	176	37	72
Life insurance funds and other reserves	464					

Country : MOROCCO
Year : 1989 9

I. General information on the domestic market :

Number of employees in the insurance sector : 6930

- **(a) in the companies : 3442**
- **(b) in the intermediaries : 3488**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	22	2	-	19	1
- Foreign controlled	-	-.	-	-	-
2. Foreign companies	-	-	-	-	-
Total	22	2	-	19	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	677	2478	240	1033	344	858
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	147	859	147	288	261	161
Plus reinsurance accepted (+)	-	16	..	..	..	..
Net premium written	530	1635	93	745	83	697
Gross claims paid and outstanding	271	3819	111	2524	250	925
Net claims paid and outstanding	205	3042	..	..	..	..
Commissions	17	368	37	160	64	105
Management expenses	77	502	30	302	36	132
Life insurance funds and other reserves	3765					

Country : MOZAMBIQUE
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 701

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	53900	796880	126526	226366	254476	189512
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	2435	153285	49465	-	95515	8305
Plus reinsurance accepted (+)	57	-	-	-	-	-
Net premium written	51523	643595	77061	226366	158961	181207
Gross claims paid and outstanding	33829	334342	16603	13924	183206	120609
Net claims paid and outstanding	29696	212629	5088	13924	140818	52798
Commissions	..	..	..	..	..	..
Management expenses	11993	177310	28152	50368	56622	42167
Life insurance funds and other reserves	486433					

Country : MOZAMBIQUE
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 635

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	
- Foreign controlled	..	..	..	..	
2. Foreign companies	0	0	0	0	
Total	1	0	0	1	

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	55000	872168	137151	187661	306981	240374
Written by foreign companies (%)	.	.	.	.	.	
Less reinsurance ceded (-)	846	264499	56494	..	179194	28810
Plus reinsurance accepted (+)	54	..	..	..	..	..
Net premium written	54208	607669	80657	187661	127787	211563
Gross claims paid and outstanding	29873	377277	-953	158299	133096	86836
Net claims paid and outstanding	35101	362525	6001	158299	110830	87394
Commissions	..	..	..	..	..	..
Management expenses	12315	195285	30709	42018	68735	53821
Life insurance funds and other reserves	518022					

Country : MOZAMBIQUE
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 572

- **(a) in the companies : ..**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	67000	975595	125026	157578	327469	365521
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	218	362961	..	238059	63322	28
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	66810	612634	63446	157578	89410	302199
Gross claims paid and outstanding	31106	328663	1120	98771	160593	68179
Net claims paid and outstanding	29880	256109	6437	98771	84852	66049
Commissions	..	..	..	..	..	..
Management expenses	15075	217070	27818	35061	72862	81328
Life insurance funds and other reserves	571235					

Country : MOZAMBIQUE
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 630

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	1	-	-	1	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	62131	2235206	119853	250000	1389000	476353
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	552	1358795	62514	..	1038787	257494
Plus reinsurance accepted (+)	671	..	..	..	..	..
Net premium written	62250	876410	57339	250000	350212	218859
Gross claims paid and outstanding	52772	877334	5113	253405	440867	177948
Net claims paid and outstanding	51725	441392	-157	253405	88349	99796
Commissions	..	..	..	..	..	..
Management expenses	13979	497333	26667	55625	309625	105989
Life insurance funds and other reserves	578490					

Country : MOZAMBIQUE
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 635

- **(a) in the companies : ..**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	1	..	..	1	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	96021	4676843	228012	600000	2583104	1265726
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	568	3015741	118611	196203	1910606	790321
Plus reinsurance accepted (+)	126	..	..	..	..	..
Net premium written	95578	1661101	109401	403797	672498	475405
Gross claims paid and outstanding	57476	1806242	44091	631403	880978	249774
Net claims paid and outstanding	56189	1193768	16830	631403	361753	183782
Commissions	..	..	..	..	..	..
Management expenses	21604	1040597	50732	133500	574741	281624
Life insurance funds and other reserves	618573					

Country : MOZAMBIQUE
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 646

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	..	..	..	..	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	1	..	..	1	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	77689	5735904	236200	1500000	2727595	1272109
Written by foreign companies (%)	..	..	..	..	..	-
Less reinsurance ceded (-)	611	2926535	169786	340732	1747223	668794
Plus reinsurance accepted (+)	716	..	..	..	..	..
Net premium written	77794	2809369	66414	1159267	980372	603315
Gross claims paid and outstanding	88085	10363269	167470	1570348	8228807	396643
Net claims paid and outstanding	76663	2770224	147565	1448502	952739	221418
Commissions	..	..	..	..	..	-
Management expenses	17480	1276239	52554	333750	606890	283044
Life insurance funds and other reserves	643541					

Country : MOZAMBIQUE
Year : 1990

I. General information on the domestic market :

Number of employees in the insurance sector : 723

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	..	..	1	..	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	..	..	1	..	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	211593	7247385	592900	2500000	2454428	1700057
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	10879	2468589	262100	103846	1484395	618248
Plus reinsurance accepted (+)	798488	..	..	..	..	..
Net premium written	201512	4778795	330800	2396153	970033	1081809
Gross claims paid and outstanding	108131	4683679	213900	3369939	805812	294028
Net claims paid and outstanding	99337	4184168	196000	3360424	408270	219474
Commissions	..	..	..	..	..	..
Management expenses	47608	1612543	131920	556250	546110	378262
Life insurance funds and other reserves	722418					

Country : MYANMAR
Year : 04.1984/03.1985

I. General information on the domestic market :

Number of employees in the insurance sector : 1145

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	45	277	69	107	101	..
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	-	29	7	-	22	..
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	45	249	62	107	79	..
Gross claims paid and outstanding	22	58	3	24	30	..
Net claims paid and outstanding	22	58	3	24	30	..
Commissions	..	..	..	..	..	..
Management expenses	2	4	1	1	1	..
Life insurance funds and other reserves	26					

Country : MYANMAR
Year : 04.1985/03.1986

I. General information on the domestic market :

Number of employees in the insurance sector : 1135

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	39	250	59	105	86	..
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	-	55	27	7	21	..
Plus reinsurance accepted (+)	..	-	-	-	-	-
Net premium written	39	195	32	98	65	..
Gross claims paid and outstanding	25	127	10	18	99	..
Net claims paid and outstanding	..	127	10	18	99	..
Commissions	..	..	..	..	..	..
Management expenses	2	5	1	2	2	..
Life insurance funds and other reserves	18					

Country : NEPAL
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 257

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	0	1	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	2	0	2	0	0
Total	4	0	3	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	28589	108561	33009	-	9202	66350
Written by foreign companies (%)	.	26.0	43.0	-	34.0	17.0
Less reinsurance ceded (-)	2490	72532	16955	-	5938	49639
Plus reinsurance accepted (+)	-	..	-	-	..	..
Net premium written	26099	36029	16054	-	3264	16711
Gross claims paid and outstanding	1579	16234	1790	-	3753	10691
Net claims paid and outstanding	1579	16234	1790	-	3753	10691
Commissions	1418	9103	5330	-	507	3266
Management expenses	2188	11569	6352	-	891	4326
Life insurance funds and other reserves	131370					

Country : NEPAL
Year : 1986/1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	..	1	1	2
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	2	..	..	2
Total	4	..	3	1	4

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	41	172	47	..	12	112
Written by foreign companies (%)	..	45.27	22.31	..	5.23	17.73
Less reinsurance ceded (-)	3	116	23	..	7	86
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	38	56	23	..	5	26
Gross claims paid and outstanding	..	..	..	..	..	..
Net claims paid and outstanding	2	22	2	..	3	16
Commissions	1	12	7	..	1	4
Management expenses	6	14	8	..	1	5
Life insurance funds and other reserves	2286					

Country : NEPAL
Year : 1987/1988

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** 919

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	3	..	2	1	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	2	..	2	2	..
Total	5	..	4	3	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	50	136	21	10	81	23
Written by foreign companies (%)	..	22.59	20.13	..	28.76	15.49
Less reinsurance ceded (-)	3	130	21	5	81	23
Plus reinsurance accepted (+)	..	8	4	..	1	3
Net premium written	47	13	3	5	1	3
Gross claims paid and outstanding	5	35	12	10	97	2
Net claims paid and outstanding	4	5	0	4	0	1
Commissions	1	6	2	1	1	2
Management expenses	3	6	2	1	1	2
Life insurance funds and other reserves	298					

Country : NEPAL
Year : 1988/1989

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	3	..	1	2	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	2	..	2	..	..
Total	5	..	3	2	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	63	135	20	12	78	24
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	1	133	23	6	78	26
Plus reinsurance accepted (+)	..	16	9	..	2	5
Net premium written	62	18	6	6	3	3
Gross claims paid and outstanding	7	217	4	12	9	193
Net claims paid and outstanding	5	7	2	4	0	1
Commissions	2	10	5	1	1	2
Management expenses	4	8	2	1	2	2
Life insurance funds and other reserves	384					

Country : NICARAGUA
Year : 1983

I. General information on the domestic market :

Number of employees in the insurance sector : 689

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	115712	360392	166225	70886	50395	72886
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	4940	215528	128325	14	47567	39622
Plus reinsurance accepted (+)	0	0	0	0	0	0
Net premium written	110772	144864	37900	70872	2828	33264
Gross claims paid and outstanding	42920	128369	41661	30173	39656	16879
Net claims paid and outstanding	41329	39901	1288	30163	939	7511
Commissions	12643	22661	11164	3813	1390	6294
Management expenses	19701	60546	28009	11879	8444	12214
Life insurance funds and other reserves	137541					

Country : NICARAGUA
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 835

- **(a) in the companies : ..**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	1	-	-	1	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1144015	4462551	1452432	2047508	151790	810821
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	39531	1386808	1043217	-	95580	248011
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	1104484	3075743	409215	2047508	56210	562810
Gross claims paid and outstanding	330280	1252943	66383	1009253	63848	113459
Net claims paid and outstanding	303591	1123868	11845	1009253	12475	90295
Commissions	138054	395046	148685	162563	10970	72828
Management expenses	183257	714844	228497	327984	24315	134048
Life insurance funds and other reserves	726009					

Country : NICARAGUA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 764

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	
- Foreign controlled	-	-.	-	-	
2. Foreign companies	-	-	-	-	
Total	1	-	-	1	

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	5862619	22752485	7053335	11103998	276008	4319144
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	117345	4723297	4156277	10000000	88345	-9521325
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	5745274	18029188	2897058	1103998	187663	13840469
Gross claims paid and outstanding	1034277	6837028	1053816	5329816	45393	408657
Net claims paid and outstanding	787596	5860655	201678	5329816	51522	277639
Commissions	740616	2113594	727189	896199	27450	462756
Management expenses	1012494	3929430	1218135	1917698	47667	745930
Life insurance funds and other reserves	2941691	8253169	2196398	3622596	33732	2400443

Country : NICARAGUA
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 638

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	1	-	-	1	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	467571	5702748	1708402	2775523	117914	1100909
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	71	841941	181125	0	29589	631227
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	467500	4860807	1527277	2775523	88325	469682
Gross claims paid and outstanding	64093	906263	311623	405000	40563	149077
Net claims paid and outstanding	63995	816230	298020	405000	40562	72648
Commissions	43735	370757	136854	174289	5797	53817
Management expenses	38825	402004	127996	226926	5534	41538
Life insurance funds and other reserves	417063	2496710	572431	1148074	44483	731722

Country : NICARAGUA
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 659

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	1	-	-	1	-

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	35809	231224	70880	86869	5457	68017
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	38	72458	27301	-	12	45145
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	35771	158766	43580	86869	5445	22872
Gross claims paid and outstanding	9463	32398	2091	17343	(89)	13053
Net claims paid and outstanding	7939	27092	1214	17343	(91)	8626
Commissions	4034	20920	9194	7637	361	3729
Management expenses	6659	27051	7964	14472	745	3869
Life insurance funds and other reserves	25541	121965	37073	39285	3035	42570

Country : NIGER
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 250

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	3	0	1	2	0
- Foreign controlled	(2)	(0)	(1)	(1)	(0)
2. Foreign companies	0	0	0	0	0
Total	3	0	1	2	0

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	47951	4213895	689773	1896386	1199800	427936
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	11376	1656769	-31809	447850	1056516	184212
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	36575	2557126	721582	1448536	143284	243724
Gross claims paid and outstanding	33503	1582655	5131	1271215	272095	34212
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	-1570	177691	-22529	166047	39910	-5736
Management expenses	19855	1363304	138181	929093	180751	115278
Life insurance funds and other reserves	147361					

Country : NIGERIA
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies : ..**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	78	2	60	15	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	15	2	6	6	1
Total	93	4	66	21	2

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	123.03	396.01	87.32	126.30	65.35	117.04
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	6.93	223.51	73.47	23.70	52.48	73.86
Plus reinsurance accepted (+)	5.36	46.62	17.60	2.47	8.09	18.46
Net premium written	121.46	219.12	31.45	105.07	20.96	61.64
Gross claims paid and outstanding	42.45	263.60	46.30	115.30	37.88	63.50
Net claims paid and outstanding	41.31	189.37	23.50	101.91	20.41	43.55
Commissions	14.95	47.81	16.19	11.28	8.19	12.15
Management expenses	26.46	101.51	17.22	40.79	11.77	31.73
Life insurance funds and other reserves	503.48					

Country : NIGERIA
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	82	2	62	16	2
- Foreign controlled	18	2	9	6	1
2. Foreign companies	..	..	..	..	..
Total	100	4	71	22	3

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	139.98	414.06	100.85	120.59	77.03	115.59
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	7.43	243.98	79.69	22.97	65.83	75.49
Plus reinsurance accepted (+)	-	31.33	14.94	1.40	4.58	10.41
Net premium written	132.55	201.41	36.10	99.02	15.78	50.51
Gross claims paid and outstanding	35.58	166.77	30.92	82.32	23.03	30.50
Net claims paid and outstanding	33.73	96.78	5.97	69.41	5.79	15.61
Commissions	16.28	47.77	12.47	11.27	9.30	14.73
Management expenses	32.91	116.15	24.37	45.24	17.13	29.41
Life insurance funds and other reserves	592.25					

Country : NIGERIA
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 25410
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	90	3	60	24	3
- Foreign controlled	(18)	(2)	(9)	(7)	(-)
2. Foreign companies	1	0	0	0	1
Total	91	3	60	24	4

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	185.28	446.42	121.56	98.35	96.77	129.73
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	10.24	259.27	102.49	19.40	68.79	68.68
Plus reinsurance accepted (+)	-	39.04	20.79	2.20	6.10	9.93
Net premium written	175.04	226.18	39.86	81.16	34.08	71.08
Gross claims paid and outstanding	71.59	164.82	46.53	58.30	28.61	31.36
Net claims paid and outstanding	70.65	86.11	7.21	48.28	10.57	20.04
Commissions	22.46	53.79	18.37	8.90	10.33	16.18
Management expenses	49.29	118.36	28.65	40.66	16.94	32.10
Life insurance funds and other reserves	773.93					

Country : NIGERIA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies : ..**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	..	..	..	..	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	..	..	..	..	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	178.06	772.23	173.68	235.01	146.49	217.05
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	9.90	454.99	131.64	163.35	27.48	132.53
Plus reinsurance accepted (+)	-	61.50	22.56	17.32	3.42	18.37
Net premium written	168.16	378.74	64.60	88.98	122.26	102.89
Gross claims paid and outstanding	74.23	352.48	50.71	177.87	76.76	47.14
Net claims paid and outstanding	72.96	138.85	17.22	24.67	64.85	32.10
Commissions	20.27	79.98	21.81	18.18	12.57	26.79
Management expenses	41.24	143.56	35.99	27.54	43.44	36.60
Life insurance funds and other reserves	856.7					

Country : NIGERIA
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : -
- **(a) in the companies :** -
- **(b) in the intermediaries :** -

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	-	-	-	-	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	-	-	-	-	-

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	208.40	757.24	204.80	185.77	139.90	226.78
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	9.32	417.54	160.11	45.90	63.90	147.63
Plus reinsurance accepted (+)	-	71.48	23.32	3.57	11.81	32.78
Net premium written	199.08	411.18	68.00	143.43	87.80	111.94
Gross claims paid and outstanding	74.25	269.15	78.95	82.40	43.90	64.70
Net claims paid and outstanding	73.40	166.80	26.20	65.98	27.45	47.17
Commissions	25.16	87.64	26.38	15.65	18.03	27.58
Management expenses	50.35	166.81	39.97	53.25	31.52	42.06
Life insurance funds and other reserves	970.59					

Country : NIGERIA
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 20000
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	96	2	69	21	4
- Foreign controlled	15	1	6	7	1
2. Foreign companies	-	-	-	-	-
Total	111	3	75	28	5

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	195.29	1337.03	256.85	274.97	40.27	402.51
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	6.93	821.69	196.95	68.52	330.8	225.42
Plus reinsurance accepted (+)	2.70	92.45	29.66	6.30	29.8	26.69
Net premium written	191.05	607.77	89.56	212.74	101.71	203.76
Gross claims paid and outstanding	80.86	836.43	132.07	116.00	500.88	87.48
Net claims paid and outstanding	79.14	332.79	44.33	95.71	127.23	65.52
Commissions	2696	144.26	36.41	24.46	37.79	45.6
Management expenses	5678	211.26	43.57	56.13	51.36	60.2
Life insurance funds and other reserves	103132					

Country : OMAN
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 354

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	3	0	0	3	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	17	0	0	17	0
Total	20	0	0	20	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2357	28555	5445	12343	6027	4740
Written by foreign companies (%)	70.30	59.27	50.19	68.88	52.58	53.18
Less reinsurance ceded (-)	708	14650	5061	3038	3843	2708
Plus reinsurance accepted (+)	0	3452	1132	1210	537	574
Net premium written	1650	17358	1516	10515	2721	2606
Gross claims paid and outstanding	438	16821	1309	8489	4316	2707
Net claims paid and outstanding	254	9522	418	6937	1245	923
Commissions	359	5742	1068	2564	1088	1022
Management expenses	174	2688	286	1507	432	463
Life insurance funds and other reserves	3780					

Country : OMAN
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 406

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	16	0	13	3	0
Total	17	0	13	4	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2878	30152	5236	13156	6102	5658
Written by foreign companies (%)	25.3	45.67	60.14	32.85	52.10	55.16
Less reinsurance ceded (-)	646	14022	4431	1903	3985	3703
Plus reinsurance accepted (+)	-	4049	1220	1486	577	766
Net premium written	2232	20179	2025	12739	2694	2721
Gross claims paid and outstanding	862	16645	1141	10943	1855	2706
Net claims paid and outstanding	431	13234	700	9894	1206	1434
Commissions	492	4855	748	2234	903	970
Management expenses	334	2534	285	1493	334	422
Life insurance funds and other reserves	4996					

Country : OMAN
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 422
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	3	0	1	2	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	16	0	13	3	0
Total	19	0	14	5	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	3045	32488	6288	14956	6018	5226
Written by foreign companies (%)	80.0	45.3	37.6	54.0	39.3	36.7
Less reinsurance ceded (-)	775	16180	6023	2084	4596	3477
Plus reinsurance accepted (+)	-	4409	1478	1580	656	695
Net premium written	2270	20717	1743	14452	2078	2444
Gross claims paid and outstanding	1300	21294	4151	12324	1752	3067
Net claims paid and outstanding	936	15404	1094	11916	1187	1208
Commissions	421	4618	846	2177	768	827
Management expenses	182	3399	351	2235	375	438
Life insurance funds and other reserves	6415					

Country : OMAN
Year : 1987 *10*

I. General information on the domestic market :

Number of employees in the insurance sector : 373

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	3	-	-	3	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	15	1	12	2	-
Total	18	1	12	5	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2617	28009	5174	12732	5915	4188
Written by foreign companies (%)	94.2	37.3	33.4	44.3	33.7	25.9
Less reinsurance ceded (-)	462	14749	5220	1749	4819	2961
Plus reinsurance accepted (+)	-	3678	1336	1287	524	531
Net premium written	2155	16938	1290	12270	1620	1758
Gross claims paid and outstanding	1580	20159	4690	9199	2522	3748
Net claims paid and outstanding	1258	11916	1600	8348	944	1024
Commissions	290	4619	1070	1999	811	739
Management expenses	308	3466	348	2327	406	385
Life insurance funds and other reserves	7222					

Country : OMAN
Year : 1988 10

I. General information on the domestic market :

Number of employees in the insurance sector : 401
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	3	-	-	3	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	15	1	12	2	-
Total	18	1	12	2	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	3313	27134	5344	12384	5419	3987
Written by foreign companies (%)	78.3	31.5	28.2	37.3	27.6	23.2
Less reinsurance ceded (-)	1074	15912	5685	2257	4885	3085
Plus reinsurance accepted (+)	-	4557	1343	1763	788	663
Net premium written	2239	15779	1002	11890	1322	1565
Gross claims paid and outstanding	746	13113	1830	8448	1570	1265
Net claims paid and outstanding	276	9021	566	7295	548	612
Commissions	497	4282	1057	1876	672	677
Management expenses	344	3460	359	2286	437	378
Life insurance funds and other reserves	7938					

Country : OMAN
Year : 1989 *10*

I. General information on the domestic market :

Number of employees in the insurance sector : 419
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	3	-	-	3	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	15	1	12	2	-
Total	18	1	12	5	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	3876	25855	5006	12384	4372	4093
Written by foreign companies (%)	73.7	29.9	26.6	37.8	19.4	21.2
Less reinsurance ceded (-)	735	13877	5023	2184	3573	3097
Plus reinsurance accepted (+)	-	3890	1154	1615	517	604
Net premium written	3141	15868	1137	11815	1316	1600
Gross claims paid and outstanding	1815	18350	5056	9388	1633	2273
Net claims paid and outstanding	1355	10071	673	8039	594	765
Commissions	600	3972	970	1855	541	606
Management expenses	327	3674	337	2639	328	370
Life insurance funds and other reserves	8672					

Country : OMAN
Year : 1990 10

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : ..

(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	4	-	-	4	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	11	1	9	1	-
Total	15	1	9	5	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	4000	27993	5591	12596	5215	4591
Written by foreign companies (%)	68.5	28.3	24.7	39.4	15.9	16.2
Less reinsurance ceded (-)	763	15787	5347	2290	4486	3664
Plus reinsurance accepted (+)	-	4200	877	2083	588	652
Net premium written	3237	16406	1121	12389	1317	1579
Gross claims paid and outstanding	2401	21332	1268	12162	4950	2952
Net claims paid and outstanding	2103	12219	377	10243	719	880
Commissions	622	4293	967	2003	647	676
Management expenses	380	4093	407	2819	431	436
Life insurance funds and other reserves	9132					

Country : PAKISTAN
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	40	2	37	-	1
- Foreign controlled	-	-	-	-	-
2. Foreign companies	10	-	10	-	-
Total	50	2	47	-	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1348.7	1149.0	396.4	175.1	452.4	125.1
Written by foreign companies (%)	-	18.27	17.28	12.51	22.9	12.76
Less reinsurance ceded (-)	3.1	713.8	305.8	60.9	270.6	76.5
Plus reinsurance accepted (+)	-	341.5	191.4	15.3	104.9	29.9
Net premium written	1345.5	776.8	282.0	129.5	286.8	78.5
Gross claims paid and outstanding	679.6	443.8	137.3	117.4	145.2	43.7
Net claims paid and outstanding	678.0	304.3	113.5	78.6	80.7	31.5
Commissions	283.4	204.1	86.1	32.5	65.8	19.6
Management expenses	1158.9	254.9	95.8	38.9	91.1	28.9
Life insurance funds and other reserves	6149.4					

Country : PAKISTAN
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	42	2	39	..	1
- Foreign controlled	-	-	-	-	-
2. Foreign companies	10	-	10	-	-
Total	52	2	49	-	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1580.7	1390.3	482.1	206.1	526.2	175.9
Written by foreign companies (%)	-	16.5	15.49	11.74	20.45	9.50
Less reinsurance ceded (-)	5.9	737.9	335.8	70.4	218.5	113.2
Plus reinsurance accepted (+)	-	331.3	187.6	13.9	104.9	24.8
Net premium written	1574.7	983.6	333.9	149.6	412.6	87.5
Gross claims paid and outstanding	595.6	330.3	85.6	97.2	113.5	33.8
Net claims paid and outstanding	594.0	276.6	100.5	64.7	74.2	37.0
Commissions	340.3	237.5	93.8	34.2	83.0	26.5
Management expenses	1342.2	298.0	115.7	51.1	99.4	31.7
Life insurance funds and other reserves	7202.4					

Country : PAKISTAN
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	43	2	40	-	1
- Foreign controlled	-	-	-	-	-
2. Foreign companies	10	-	10	-	-
Total	10	-	10	-	-

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2223.4	1628.7	582.2	275.1	557.9	213.5
Written by foreign companies (%)	-	10.09	13.62	10.61	19.56	8.57
Less reinsurance ceded (-)	7.0	962.1	398.7	93.2	330.2	139.9
Plus reinsurance accepted (+)	-	344.8	188.8	15.4	115.0	25.4
Net premium written	2216.4	1011.3	372.4	197.4	342.8	99.0
Gross claims paid and outstanding	873.1	583.1	178.6	180.0	164.7	59.6
Net claims paid and outstanding	871.6	395.4	133.7	130.9	94.0	36.6
Commissions	435.3	262.6	109.6	41.9	80.8	30.1
Management expenses	1552.0	326.2	123.8	61.3	107.7	33.4
Life insurance funds and other reserves	8838.7					

Country : PAKISTAN
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies : ..**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	43	2	40	-	1
- Foreign controlled	-	-	-	-	-
2. Foreign companies	10	-	10	-	-
Total	53	2	50	-	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2662.5	2180.80	745.5	432.5	792.2	273.6
Written by foreign companies (%)	-	7.54	12.35	9.27	1.59	7.53
Less reinsurance ceded (-)	7.4	1211.3	506.3	144.7	372.8	187.2
Plus reinsurance accepted (+)	-	383.0	206.8	19.3	119.5	37.3
Net premium written	2655.1	1352.7	446.0	307.1	475.9	123.7
Gross claims paid and outstanding	1271.9	753.5	262.4	245.9	173.0	72.0
Net claims paid and outstanding	1271.8	463.9	167.7	167.7	88.5	39.9
Commissions	518.6	344.1	138.0	76.1	93.8	36.1
Management expenses	2079.7	398.2	147.7	87.5	118.3	44.7
Life insurance funds and other reserves	10564.0					

Country : PANAMA
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 3806

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	44	2	20	0	22
- Foreign controlled	..	..	..	..	..
2. Foreign companies	41	7	7	0	27
Total	85	9	27	0	49

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	80746	83114	21439	31789	12049	17835
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	2071	47432	17153	8121	8164	13993
Plus reinsurance accepted (+)	659	2576	1117	463	157	839
Net premium written	79335	38258	5403	24131	4042	4680
Gross claims paid and outstanding	38270	40602	6839	18820	4734	10207
Net claims paid and outstanding	38270	20827	1090	14466	2492	2777
Commissions	..	..	..	..	..	..
Management expenses	20662	31798	11127	11472	3872	5326
Life insurance funds and other reserves	300152					

Country : PAPUA NEW GUINEA
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 317
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	7	1	6	0	0
- Foreign controlled	(3)	(0)	(3)	(0)	(0)
2. Foreign companies	6	0	6	0	0
Total	13	1	12	0	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	30257	8234	13119	4366	4536
Written by foreign companies (%)	..	34.0	37.0	19.0	25.0	77.0
Less reinsurance ceded (-)	..	11296	5381	1646	2452	1815
Plus reinsurance accepted (+)	..	1173	767	213	118	73
Net premium written	..	20134	3620	11686	2032	2794
Gross claims paid and outstanding	..	17535	3991	7268	2495	3779
Net claims paid and outstanding	..	9120	303	5860	1401	1554
Commissions	..	533	474	160	-8	-93
Management expenses	..	4357	1258	1406	306	1386
Life insurance funds and other reserves	..					

Country : PAPUA NEW GUINEA
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 332
- **(a) in the companies : ..**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	6	1	5	0	0
- Foreign controlled	(3)	(0)	(3)	(0)	(0)
2. Foreign companies	6	0	6	0	0
Total	12	1	11	0	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	32595	8870	14920	3574	5229
Written by foreign companies (%)	..	42.0	49.0	19.0	36.0	100.0
Less reinsurance ceded (-)	..	11007	5588	1554	1705	2159
Plus reinsurance accepted (+)	..	1934	1320	267	141	206
Net premium written	..	23523	4602	13632	2010	3277
Gross claims paid and outstanding	..	19762	5739	6420	2665	4936
Net claims paid and outstanding	..	9226	373	5481	1102	2268
Commissions	..	256	-37	489	17	-213
Management expenses	..	5740	1617	1969	430	1723
Life insurance funds and other reserves	..					

Country : PAPUA NEW GUINEA
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 323

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	7	1	6	0	0
- Foreign controlled	(3)	(0)	(3)	(0)	(-)
2. Foreign companies	6	0	6	0	0
Total	13	1	12	0	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	44264	13066	15442	4457	11298
Written by foreign companies (%)	..	21.7	37.5	18.6	28.8	40.2
Less reinsurance ceded (-)	..	17517	8403	2454	2170	4488
Plus reinsurance accepted (+)	..	1849	932	405	70	441
Net premium written	..	28596	5595	13393	2357	7250
Gross claims paid and outstanding	..	27058	8969	10540	2160	5388
Net claims paid and outstanding	..	22178	6149	9980	1759	4289
Commissions	..	631	-33	327	73	263
Management expenses	..	5584	1694	1675	618	1595
Life insurance funds and other reserves	..					

Country : PAPUA NEW GUINEA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : 329
(b) in the intermediaries : 392

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	7	1	6	0	0
- Foreign controlled	3	0	3	0	0
2. Foreign companies	6	0	6	0	0
Total	16	1	15	0	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	38947	10792	9392	4565	14198
Written by foreign companies (%)	..	33.6	35.8	26.7	26.4	38.8
Less reinsurance ceded (-)	..	19164	7854	3000	2458	5852
Plus reinsurance accepted (+)	..	2320	894	501	191	735
Net premium written	..	22104	3832	6893	2298	9081
Gross claims paid and outstanding	..	19415	5668	5702	2605	5439
Net claims paid and outstanding	..	11861	2888	4310	1162	3600
Commissions	..	503	(24)	285	(8)	249
Management expenses	..	5716	1537	1463	635	2081
Life insurance funds and other reserves	..					

Country : PAPUA NEW GUINEA
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 740

(a) in the companies : 345

(b) in the intermediaries : 395

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	7	1	6	0	0
- Foreign controlled	3	0	3	0	0
2. Foreign companies	6	0	6	0	0
Total	16	1	15	0	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	45856	12156	12074	4513	17113
Written by foreign companies (%)	..	36.2	38.2	27.7	28.9	42.8
Less reinsurance ceded (-)	..	21044	8245	3909	2352	6537
Plus reinsurance accepted (+)	..	2319	524	690	353	751
Net premium written	..	27131	4435	8855	2514	11327
Gross claims paid and outstanding	..	20896	5909	5578	3088	6321
Net claims paid and outstanding	..	11637	2151	3941	1363	4182
Commissions	..	1005	128	333	61	482
Management expenses	..	6491	1637	1830	467	2557
Life insurance funds and other reserves	..					

Country : PARAGUAY
Year : 1986/1987

I. General information on the domestic market :

Number of employees in the insurance sector : 824

- **(a) in the companies : 495**
- **(b) in the intermediaries : 329**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	32	..	19	13	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	2	..	2	..	..
Total	34	..	21	13	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	425	13158	4126	5206	1036	2790
Written by foreign companies (%)	..	4.2	8.8	2.6	1.5	58.1
Less reinsurance ceded (-)	192	6635	3267	384	834	2150
Plus reinsurance accepted (+)	..	846	618	9	73	146
Net premium written	233	7369	1478	4831	274	786
Gross claims paid and outstanding	102	4622	586	2900	478	658
Net claims paid and outstanding	52	2900	110	2552	53	183
Commissions	36	1944	720	903	67	253
Management expenses	98	2526	576	1254	153	543
Life insurance funds and other reserves	116					

Country : PARAGUAY
Year : 1987/1988

I. General information on the domestic market :

Number of employees in the insurance sector : 784
(a) in the companies : 455
(b) in the intermediaries : 329

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	32	..	15	17	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	2	..	2	..	..
Total	34	..	17	17	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	627	17223	5245	6572	1503	3802
Written by foreign companies (%)	..	3.7	7.4	2.9	0.9	7.8
Less reinsurance ceded (-)	288	8976	4227	537	1158	3053
Plus reinsurance accepted (+)	1	1473	583	14	78	798
Net premium written	339	9620	1601	6049	423	1547
Gross claims paid and outstanding	170	5682	450	3740	436	1055
Net claims paid and outstanding	76	3503	116	3093	89	206
Commissions	110	2694	953	1172	140	429
Management expenses	148	3123	701	1497	246	679
Life insurance funds and other reserves	139					

Country : PARAGUAY
Year : 1988/1989

I. General information on the domestic market :

Number of employees in the insurance sector : 830
- **(a) in the companies : 482**
- **(b) in the intermediaries : 348**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	34	..	15	19	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	2	..	2	..	..
Total	36	..	17	19	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1031	23081	7607	9501	2093	3881
Written by foreign companies (%)	..	3.2	7.1	2.7	1.5	11.5
Less reinsurance ceded (-)	395	11420	6043	875	1636	2866
Plus reinsurance accepted (+)	1	442	213	35	76	118
Net premium written	636	12103	1776	8662	533	1132
Gross claims paid and outstanding	267	11897	3117	5715	554	2511
Net claims paid and outstanding	118	5075	228	4473	60	314
Commissions	120	3642	1359	1720	164	400
Management expenses	182	4469	1061	2216	349	842
Life insurance funds and other reserves	234					

Country : PARAGUAY
Year : 1989/1990

I. General information on the domestic market :

Number of employees in the insurance sector : 875
(a) in the companies : 508
(b) in the intermediaries : 367

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	36	..	15	21	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	2	..	2	..	..
Total	38	..	17	21	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1368	36485	9420	13907	2797	10361
Written by foreign companies (%)	..	2.6	6.6	2.8	2.2	5.3
Less reinsurance ceded (-)	729	19551	6769	1395	2233	9154
Plus reinsurance accepted (+)	..	739	264	51	101	323
Net premium written	639	17674	2916	12564	665	1530
Gross claims paid and outstanding	340	15535	4643	7406	1208	2277
Net claims paid and outstanding	70	6783	437	5761	63	522
Commissions	218	5190	1664	2425	234	868
Management expenses	242	6225	1260	3203	445	1317
Life insurance funds and other reserves	377					

Country : PERU
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 6602

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	21	0	20	.	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	1	1	0	.	0
Total	22	1	20	.	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	83235	530739	151473	160624	111991	106651
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	8880	361009	133747	5390	114915	106957
Plus reinsurance accepted (+)	7643	128083	54148	5096	22230	46609
Net premium written	81998	297813	71874	160330	19306	46303
Gross claims paid and outstanding	39483	384421	16853	84186	82094	165288
Net claims paid and outstanding	38231	146297	35248	85827	12994	12228
Commissions	..	..	..	..	..	..
Management expenses	13994	71347	31733	24493	5381	9740
Life insurance funds and other reserves	24150					

Country : PERU
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 3657

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	21	0	0	20	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	1	0	0	1	0
Total	22	0	0	21	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	127953	3443713	1053022	816084	658862	915745
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	13490	1552375	299816	10757	589702	652100
Plus reinsurance accepted (+)	5293	1570218	406093	11085	777797	375243
Net premium written	119396	3461556	1159299	816412	846957	638883
Gross claims paid and outstanding	11144	1083455	260167	284335	213538	325415
Net claims paid and outstanding	11144	684066	100004	284911	60434	238717
Commissions	24399	449089	185481	124323	39358	99927
Management expenses	32777	603296	249170	167013	52873	134240
Life insurance funds and other reserves	102021					

Country : PHILIPPINES
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 29415
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	113	21	88	.	4
- Foreign controlled	..	..	..	..	..
2. Foreign companies	17	2	14	.	1
Total	130	23	102	.	5

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2274	3118	1420	779	479	440
Written by foreign companies (%)	12.53	18.07	20.89	12.53	16.47	20.49
Less reinsurance ceded (-)	62	3037	1922	211	570	332
Plus reinsurance accepted (+)	37	2573	1442	239	425	466
Net premium written	2248	2653	939	806	333	574
Gross claims paid and outstanding	1077	1501	742	393	196	168
Net claims paid and outstanding	1063	1301	404	424	182	289
Commissions	451	656	284	167	62	141
Management expenses	517	645	..	..	..	..
Life insurance funds and other reserves	5794					

Country : PHILIPPINES
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 30080

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	113	20	87	2	4
- Foreign controlled	(8)	(2)	(6)	(0)	(0)
2. Foreign companies	17	2	14	0	1
Total	130	22	101	2	5

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2522	3497	1597	857	508	534
Written by foreign companies (%)	14.26	19.18	23.08	13.39	15.86	19.98
Less reinsurance ceded (-)	61	3512	2242	257	591	420
Plus reinsurance accepted (+)	30	2869	1714	281	405	466
Net premium written	2491	2854	1069	882	322	580
Gross claims paid and outstanding	1325	1305	532	379	241	152
Net claims paid and outstanding	1310	1387	497	410	195	283
Commissions	476	929	536	175	99	118
Management expenses	816	835	..	..	..	..
Life insurance funds and other reserves	6394					

Country : PHILIPPINES

Year : 1986 *11*

I. General information on the domestic market :

Number of employees in the insurance sector : 30335

(a) in the companies : ..

(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	112	18	89	2	3
- Foreign controlled	(8)	(2)	(6)	(0)	(0)
2. Foreign companies	16	2	13	0	1
Total	128	20	102	2	4

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2793	3680	1711	907	540	521
Written by foreign companies (%)	14.2	20.2	24.4	13.2	15.8	23.0
Less reinsurance ceded (-)	79	3509	2295	251	585	377
Plus reinsurance accepted (+)	67	2765	1700	273	370	420
Net premium written	2780	2936	1116	929	325	564
Gross claims paid and outstanding	2148	1491	617	411	246	149
Net claims paid and outstanding	2148	1371	443	420	141	299
Commissions	528	1063	552	199	115	196
Management expenses	882	835	..	..	..	..
Life insurance funds and other reserves	7176					

Country : PHILIPPINES
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 30981

(a) in the companies : 10613
(b) in the intermediaries : 20368

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	110	18	87	2	3
- Foreign controlled	8	2	6	..	..
2. Foreign companies	13	2	10	..	1
Total	131	22	103	2	4

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	3349	4129	1894	1045	637	553
Written by foreign companies (%)	15.3	19.3	23.5	11.2	15.7	24.4
Less reinsurance ceded (-)	71	3658	2460	257	603	338
Plus reinsurance accepted (+)	56	2674	1690	270	368	346
Net premium written	3333	3145	1126	1057	402	561
Gross claims paid and outstanding	1514	3270	1757	598	474	441
Net claims paid and outstanding	..	1558	604	484	176	294
Commissions	682	1148	628	234	141	145
Management expenses	924	828	..	..	..	..
Life insurance funds and other reserves	8606					

Country : PHILIPPINES
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 32694

- **(a) in the companies : 11398**
- **(b) in the intermediaries : 21296**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	111	19	87	2	3
- Foreign controlled	7	2	5	..	..
2. Foreign companies	13	2	10	..	1
Total	131	23	102	2	4

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	4055	4746	2133	1282	686	645
Written by foreign companies (%)	16.9	18.9	22.9	10.6	17.5	23.4
Less reinsurance ceded (-)	104	3504	2397	239	530	338
Plus reinsurance accepted (+)	92	2461	1473	280	359	349
Net premium written	4042	3703	1210	1322	516	656
Gross claims paid and outstanding	1699	3711	1859	775	602	474
Net claims paid and outstanding	..	1819	645	624	240	310
Commissions	858	1027	521	264	120	122
Management expenses	1243	1062	..	..	..	..
Life insurance funds and other reserves	10006					

Country : PHILIPPINES
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector :	**34204**
(a) in the companies :	**11230**
(b) in the intermediaries :	**22974**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	108	19	84	2	3
- Foreign controlled	7	2	5	..	..
2. Foreign companies	13	2	10	..	1
Total	128	23	99	2	4

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	4735	5894	2330	1727	994	842
Written by foreign companies (%)	18.1	17.8	21.5	11.8	14.6	23.6
Less reinsurance ceded (-)	111	4501	2610	522	791	579
Plus reinsurance accepted (+)	54	3084	1571	586	412	515
Net premium written	4679	4477	1292	1791	616	778
Gross claims paid and outstanding	..	4641	2631	548	934	527
Net claims paid and outstanding	1904	2017	774	213	722	308
Commissions	978	2519	..	..	..	..
Management expenses	1152	1145	..	..	..	..
Life insurance funds and other reserves	11757					

Country : QATAR
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	3	0	3	0	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	4	0	4	0	0
Total	7	0	7	0	0

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	219	56	57	52	49
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	..	119	50	2	38	30
Plus reinsurance accepted (+)	..	0	0	0	0	0
Net premium written	..	100	7	56	15	20
Gross claims paid and outstanding	..	100	24	33	13	28
Net claims paid and outstanding	..	53	2	3	5	13
Commissions	..	..	..	..	..	..
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	..					

Country : ROMANIA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 2278

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	..	-	-	-	-
Total	1	-	-	1	-

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2079	2733	506	1059	924	243
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	-	648	4	19	625	-
Plus reinsurance accepted (+)	-	274	74	16	156	27
Net premium written	2079	2359	576	1057	456	271
Gross claims paid and outstanding	1551	1400	139	388	733	140
Net claims paid and outstanding	1551	881	138	357	273	113
Commissions	116	211	35	150	12	15
Management expenses	46	83	21	30	15	17
Life insurance funds and other reserves	266	482	120	200	140	22

Country : ROMANIA
Year : 1988

General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** 2278
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	1	-	-	1	-

I. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2358	3455	709	1319	875	552
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	-	604	4	33	567	-
Plus reinsurance accepted (+)	-	128	34	8	73	13
Net premium written	2358	2978	740	1294	380	564
Gross claims paid and outstanding	1428	1272	86	339	671	176
Net claims paid and outstanding	1424	713	86	309	154	163
Commissions	130	238	40	160	8	30
Management expenses	45	83	15	30	20	18
Life insurance funds and other reserves	682	821	220	320	153	128

Country : ROMANIA
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 2158
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	1	-	-	1	-

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2617	3622	738	1375	915	594
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	-	552	3	28	521	-
Plus reinsurance accepted (+)	-	70	8	7	21	34
Net premium written	2616	3140	743	1354	415	628
Gross claims paid and outstanding	1648	1502	109	415	839	139
Net claims paid and outstanding	1648	1082	109	382	466	124
Commissions	144	261	44	176	9	32
Management expenses	47	85	15	31	20	18
Life insurance funds and other reserves	686	860	220	320	179	141

Country : ROMANIA
Year : 1990

I. General information on the domestic market :

Number of employees in the insurance sector : 2158

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	1	-	-	1	-

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2726	3955	733	1717	984	521
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	-	666	4	90	572	-
Plus reinsurance accepted (+)	-	28	2	5	13	8
Net premium written	2726	3318	731	1632	425	530
Gross claims paid and outstanding	2351	2271	363	599	1147	163
Net claims paid and outstanding	2351	1680	362	526	635	157
Commissions	161	293	49	198	10	36
Management expenses	58	106	19	38	25	23
Life insurance funds and other reserves	97					

Country : RWANDA
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	0	1	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	2	0	1	1	0

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	10	1237	74	691	351	120
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	2	348	47	99	131	70
Plus reinsurance accepted (+)	-	-	-	-	-	.
Net premium written	8	889	26	591	220	50
Gross claims paid and outstanding	3	1100	16	753	276	55
Net claims paid and outstanding	2	878	13	725	118	21
Commissions	-	-	-	-	-	.
Management expenses	7	201	14	110	64	13
Life insurance funds and other reserves	8					

Country : RWANDA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 199

(a) in the companies : ..
(b) in the intermediaries : -

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	1	0	0	1	0
2. Foreign companies	-	-	-	-	-
Total	2	0	0	2	0

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	11	1476	175	988	312	..
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	5	303	96	38	168	..
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	6	1173	78	950	143	..
Gross claims paid and outstanding	71	1100	42	728	330	..
Net claims paid and outstanding	87	768	21	543	204	..
Commissions	0.1	61	15	..	45	..
Management expenses	3	202	21	129	51	..
Life insurance funds and other reserves	5					

Country : RWANDA
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : 216

(b) in the intermediaries : -

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	1	0	0	1	0
2. Foreign companies	-	-	-	-	-
Total	2	0	0	2	0

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	16	1322	179	803	338	..
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	3	336	79	104	152	..
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	13	985	100	699	186	..
Gross claims paid and outstanding	2	1098	109	722	266	..
Net claims paid and outstanding	2	897	56	698	143	..
Commissions	1	48	23	2	22	..
Management expenses	3	205	21	131	52	..
Life insurance funds and other reserves	10					

Country : SAINT LUCIA
Year : 1984/1985

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	3	1	2	.	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	24	9	15	.	0
Total	27	10	17	.	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	5885	11339	5380	5300	284	373
Written by foreign companies (%)	8.68	79.48	85.32	72.64	96.84	..
Less reinsurance ceded (-)	379	3717	3056	420	149	90
Plus reinsurance accepted (+)	1	55	55	0	0	1
Net premium written	5506	7677	2378	4879	135	284
Gross claims paid and outstanding	1372	7273	2144	4023	97	1006
Net claims paid and outstanding	1347	6929	1819	4011	93	1005
Commissions	1105	2024	875	1036	46	66
Management expenses	1704	1132	736	308	29	58
Life insurance funds and other reserves	17589					

Country : SAINT LUCIA
Year : 1985/1986

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	3	0	2	1	0
- Foreign controlled	..	...	..	..	..
2. Foreign companies	23	5	15	3	0
Total	26	5	17	4	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	9468	14788	5561	7373	506	1346
Written by foreign companies (%)	85.4	87.5	100.0	75.9	98.3	95.6
Less reinsurance ceded (-)	788	5479	3145	1679	184	470
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	8680	9309	2416	5694	322	875
Gross claims paid and outstanding	2461	9429	2191	6576	119	542
Net claims paid and outstanding	2490	10371	2993	6644	181	550
Commissions	1391	1798	1044	465	73	215
Management expenses	2818	2628	729	1522	143	233
Life insurance funds and other reserves	20295					

Country : SAINT LUCIA
Year : 1986/1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	3	1	2	..	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	22	5	14	3	..
Total	25	6	16	3	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	7541	17219	4228	8838	507	3646
Written by foreign companies (%)	95.0	88.0	4.9	80.0	1.7	7.0
Less reinsurance ceded (-)	109	5956	2193	2234	185	1344
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	7432	11263	2035	6604	322	2302
Gross claims paid and outstanding	..	..	..	..	..	..
Net claims paid and outstanding	1763	5002	919	3460	55	568
Commissions	1315	1204	199	580	31	394
Management expenses	2447	3001	730	1523	143	605
Life insurance funds and other reserves	23098					

Country : SAINT LUCIA
Year : 1987/1988

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	3	-	2	1	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	22	5	14	3	-
Total	25	5	16	4	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	8824	19503	5807	9589	337	3770
Written by foreign companies (%)	94.0	76.5	88.0	74.6	97.0	63.0
Less reinsurance ceded (-)	251	4555	2663	910	174	807
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	8573	14948	3142	8679	163	2963
Gross claims paid and outstanding	2301	10961	3688	6153	164	956
Net claims paid and outstanding	-	7681	2469	4531	54	627
Commissions	1533	1401	282	813	13	293
Management expenses	638	2362	699	1100	34	628
Life insurance funds and other reserves	27053					

Country : SAINT LUCIA
Year : 1988/1989

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	4	1	3	-	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	21	5	13	3	-
Total	25	6	16	3	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	10882	20046	6481	10320	664	2582
Written by foreign companies (%)	88.0	86.6	87.0	90.0	98.0	70.0
Less reinsurance ceded (-)	851	6470	4208	1182	348	731
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	10032	13576	2273	9137	316	1850
Gross claims paid and outstanding	2435	9040	2726	5863	69	382
Net claims paid and outstanding	-	6409	952	4562	14	881
Commissions	1957	1544	202	1023	25	293
Management expenses	2571	2725	661	1449	51	564
Life insurance funds and other reserves	32054					

Country : SAINT LUCIA
Year : 1989 (Jan/Dec)

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	4	-	3	1	-
- Foreign controlled	..	..	..	..	..
2. Foreign companies	20	5	13	2	-
Total	24	5	16	3	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	14561	25695	7861	15958	580	1296
Written by foreign companies (%)	89.0	..	85.0	58.4	98.0	61.0
Less reinsurance ceded (-)	856	9127	4906	3381	320	520
Plus reinsurance accepted (+)	125	1122	650	104	18	350
Net premium written	13829	17690	3605	12681	278	1126
Gross claims paid and outstanding	3338	19682	8294	10307	287	794
Net claims paid and outstanding	535	12618	2648	9172	226	572
Commissions	4500	1479	82	1329	31	36
Management expenses	2380	2087	624	1336	34	94
Life insurance funds and other reserves	38609					

Country : SAMOA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 15

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	1	1	-	-
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	2	1	1	-	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	2512	1012	1080	207	213
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	..	1377	848	308	146	75
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	..	1135	164	772	62	137
Gross claims paid and outstanding	..	134	(108)	294	(31)	(22)
Net claims paid and outstanding	..	456	59	330	53	13
Commissions	..	145	80	48	2	15
Management expenses	..	757	..	..	..	..
Life insurance funds and other reserves	..					

Country : SAO TOME PR.
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** 31
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	1	..	..	1	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total .	Fire	Automobile	Transport marine aviation	Others
Gross premium written	989	16939	6591	699	6768	2881
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	..	4208	1453	..	2734	21
Plus reinsurance accepted (+)	..	3032	513	..	1537	982
Net premium written	988	15762.	5651	699	5570	3843
Gross claims paid and outstanding	3809	14343	58	3082	10801	402
Net claims paid and outstanding	3809	10612.	504	3082	6671	355
Commissions	5	2324	597	77	1044	606
Management expenses	989	16947	6594	699	6771	2883
Life insurance funds and other reserves	3931					

Country : SAO TOME PR.
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** 29
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	..	..	..	..	..
2 Foreign companies	..	..	..	..	..
Total	1	..	..	1	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1085	13023	775	8274	2934	1040
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	..	785	250	..	529	6
Plus reinsurance accepted (+)	..	4071	1948	..	717	1406
Net premium written	1086	16309	2473	8274	3122	2440
Gross claims paid and outstanding	..	..	..	..	..	..
Net claims paid and outstanding	80	7759	..	4196	3563	..
Commissions	130	2291	133	1618	391	149
Management expenses	222	7383	522	4050	2065	746
Life insurance funds and other reserves	136					

Country : SAO TOME PR.
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** 25
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	1	..	..	1	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1703	30706	1324	21029	4641	3712
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	..	320	222	..	103	(5)
Plus reinsurance accepted (+)	..	8813	2989	..	5333	491
Net premium written	1703	39199	4091	21029	9871	4208
Gross claims paid and outstanding	..	..	..	..	..	..
Net claims paid and outstanding	50	8424	..	6889	957	578
Commissions	46	1009	8	610	204	187
Management expenses	382	7675	415	4862	1289	1109
Life insurance funds and other reserves	..	1035	67	906	61	1

Country : SAO TOME PR.
Year : 1989

. General information on the domestic market :

Number of employees in the insurance sector : ..
- (a) in the companies : 24
- (b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	1	..	..	1	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1703	30706	1324	21029	4641	3712
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	..	1685	218	..	1448	19
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	1703	29021	1106	21029	3194	3692
Gross claims paid and outstanding	..	..	612	8725	1155	8077
Net claims paid and outstanding	..	18119	593	8725	725	8076
Commissions	81	1181	47	793	188	153
Management expenses	762	10188	612	6684	1795	1097
Life insurance funds and other reserves	..					

Country : SENEGAL
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- (a) **in the companies :** ..
- (b) **in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	..	..	..	..	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	..	..	..	..	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	17467	14346	2036	6704	2494	3111
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	5208	4577	1231	949	1512	884
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	12258	9769	805	5754	982	2227
Gross claims paid and outstanding	9468	7097	479	4260	935	1422
Net claims paid and outstanding	5212	3409	-176	3477	-135	243
Commissions	2013	1766	306	708	365	385
Management expenses	4673	3725	488	1911	490	834
Life insurance funds and other reserves	..					

Country : SEYCHELLES
Year : 04.1984/03.1985

I. General information on the domestic market :

Number of employees in the insurance sector : 35

- **(a) in the companies : ..**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	153	18455	4719	7929	3657	2150
Written by foreign companies (%)	.		.	.	.	.
Less reinsurance ceded (-)	61	12722	4363	3301	3513	1545
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	92	5733	356	4628	144	605
Gross claims paid and outstanding	60	7432	1056	3966	1444	964
Net claims paid and outstanding	..	3214	2636	2636	69	371
Commissions	6	28	5	20	3	0
Management expenses	30	3665	1192	1148	895	430
Life insurance funds and other reserves	27					

Country : SEYCHELLES
Year : 04.1985/03.1986

I. General information on the domestic market :

Number of employees in the insurance sector : 50

(a) in the companies : ..

(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	124	21801	5387	8753	4305	3356
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	63	10981	4660	3	4042	2276
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	61	10820	727	8750	263	1080
Gross claims paid and outstanding	34	7919	1469	3763	1046	1639
Net claims paid and outstanding	34	4113	357	2596	104	1055
Commissions	4	89	36	29	12	12
Management expenses	16	3796	1208	1126	909	553
Life insurance funds and other reserves	89					

Country : SEYCHELLES
Year : 04.1986/04.1987

General information on the domestic market :

Number of employees in the insurance sector : 52

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	..	..	..	..	..
Foreign companies	..	..	..	..	..
Total	1	..	..	1	..

I. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	132	21515	4089	9108	3867	4451
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	55	10233	3651	-	3589	2993
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	77	11282	438	9108	278	1458
Gross claims paid and outstanding	-	15289	1245	6717	1721	5606
Net claims paid and outstanding	-	7527	250	6194	220	864
Commissions	8	2404	1014	-	659	731
Management expenses	29	4748	902	2010	854	982
Life insurance funds and other reserves	89					

Country : SEYCHELLES
Year : 04.1987/12.1987

I. General information on the domestic market :

Number of employees in the insurance sector : 60

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	1	..	..	1	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	132	15309	2295	5660	3581	3773
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	39	7870	1945	-	3279	2646
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	93	7439	350	5660	302	1127
Gross claims paid and outstanding	-	12139	417	5095	2352	4274
Net claims paid and outstanding	-	6118	47	4986	242	843
Commissions	7	1874	608	-	582	684
Management expenses	29	3386	508	1633	411	834
Life insurance funds and other reserves	133					

Country : SEYCHELLES
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 61

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	1	..	..	1	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	163	24556	4124	10041	5509	4882
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	69	10638	3401	-	4740	2497
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	94	13918	723	10041	769	2385
Gross claims paid and outstanding	-	18199	5047	7235	2186	3730
Net claims paid and outstanding	-	9899	1472	7235	174	1017
Commissions	10	2647	950	-	945	752
Management expenses	31	4755	799	2380	630	946
Life insurance funds and other reserves	123					

Country : SEYCHELLES
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 80

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	1	..	..	1	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	180	27897	3707	12819	5988	5383
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	54	9308	2740	..	4418	2150
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	126	18589	967	12819	1570	3233
Gross claims paid and outstanding	17	14200	5607	5351	1616	1625
Net claims paid and outstanding	17	7321	140	5351	726	1104
Commissions	3	81	12	40	15	14
Management expenses	31	4754	632	2185	1020	917
Life insurance funds and other reserves	1059					

Country : SINGAPORE
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 3516
- **(a) in the companies : ..**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	32	3	20	4	5
- Foreign controlled	..	..	..	..	..
2. Foreign companies	50	3	34	2	11
Total	82	6	54	6	16

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	332500	622944	128102	171427	139933	183482
Written by foreign companies (%)	40.52	53.38	57.82	52.75	51.38	53.08
Less reinsurance ceded (-)	..	353821	114567	29023	113570	96661
Plus reinsurance accepted (+)	..	179444	59797	16941	44205	58501
Net premium written	297604	448567	73332	159345	70568	145322
Gross claims paid and outstanding	..	..	..	..	..	..
Net claims paid and outstanding	102804	256171	32330	117388	30129	76324
Commissions	..	71147	18673	24498	7623	20383
Management expenses	104437	101881	17050	31504	17628	33699
Life insurance funds and other reserves	1384200					

Country : SINGAPORE
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	30	3	18	4	5
- Foreign controlled	(10)	(1)	(7)	(0)	(2)
2. Foreign companies	46	3	30	2	11
Total	76	6	48	6	16

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	339940	771471	184304	174286	183405	229476
Written by foreign companies (%)	43.2	51.5	53.8	50.0	50.3	51.7
Less reinsurance ceded (-)	-	337885	107926	22235	117462	90262
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	339940	433586	76378	152051	65943	139214
Gross claims paid and outstanding	128058	432892	72013	143087	75044	142748
Net claims paid and outstanding	128058	268019	28309	124746	27888	87076
Commissions	63395	71741	..	..		..
Management expenses	50496	101303	..	..	..	..
Life insurance funds and other reserves	1470148					

Country : SINGAPORE
Year : 1986 12

I. General information on the domestic market :

Number of employees in the insurance sector : 3681

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	30	3	18	4	5
- Foreign controlled	(10)	(1)	(7)	(0)	(2)
2. Foreign companies	46	3	30	2	11
Total	76	6	48	6	16

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	396741	750672	170254	169457	178097	232864
Written by foreign companies (%)	44.6	51.2	54.0	50.8	48.9	51.1
Less reinsurance ceded (-)	-	329314	98193	21211	115252	94658
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	396741	421358	72061	148246	62845	138206
Gross claims paid and outstanding	157723	443566	91316	139071	82001	131178
Net claims paid and outstanding	157723	256555	26615	123745	27943	78252
Commissions	91890	..	..	..	..	..
Management expenses	44748	..	..	..	..	..
Life insurance funds and other reserves	1723610					

Country : SINGAPORE
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..
(a) in the companies : 3984
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	19	1	9	5	4
- Foreign controlled	12	2	8	-	2
2. Foreign companies	47	3	30	2	12
Total	78	6	47	7	18

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	513738	615972	115768	173430	139396	187378
Written by foreign companies (%)	45.7	45.8	48.1	44.0	44.3	47.2
Less reinsurance ceded (-)	..	316507	92815	21980	107161	94551
Plus reinsurance accepted (+)	..	147067	48112	13641	33893	51421
Net premium written	513738	446532	71065	165091	66128	144248
Gross claims paid and outstanding	169699	273053	33454	112288	45009	82302
Net claims paid and outstanding	169699	257324	18754	133205	31483	73882
Commissions	136131	128083	41299	29834	19952	36998
Management expenses	51758	92119	17172	28444	14430	32073
Life insurance funds and other reserves	2066085					

Country : SINGAPORE
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : ..
(a) in the companies : 3946
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	19	1	9	5	4
- Foreign controlled	13	2	9	-	2
2. Foreign companies	43	3	26	2	12
Total	75	6	44	7	18

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	654500	679061	122327	221304	139751	195679
Written by foreign companies (%)	46.3	41.8	45.9	34.4	43.6	46.1
Less reinsurance ceded (-)	..	320016	96936	27736	100659	94685
Plus reinsurance accepted (+)	..	158545	48852	17178	36560	55955
Net premium written	654500	517590	74243	210746	75652	156949
Gross claims paid and outstanding	185217	290320	48456	117676	43467	80721
Net claims paid and outstanding	185217	284363	30564	135921	36029	81849
Commissions	181350	139067	40240	36925	21207	40695
Management expenses	66715	102772	17857	33868	17578	33469
Life insurance funds and other reserves	2474759					

Country : SINGAPORE
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : 4238
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	19	1	9	5	4
- Foreign controlled	14	2	9	-	3
2. Foreign companies	46	3	26	2	15
Total	79	6	34	7	22

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	837801	765357	128397	271174	136724	229062
Written by foreign companies (%)	47.5	41.6	45.6	34.3	46.0	45.5
Less reinsurance ceded (-)	..	342255	101125	34701	87813	118616
Plus reinsurance accepted (+)	..	178159	53081	23534	35228	66316
Net premium written	837801	601261	80353	260007	84139	176762
Gross claims paid and outstanding	215975	353112	64303	133000	65073	90736
Net claims paid and outstanding	215975	331278	27635	163668	49894	90081
Commissions	239022	157957	41951	46259	21477	48270
Management expenses	67983	120256	18909	44109	18690	38548
Life insurance funds and other reserves	3009463					

Country : SINGAPORE
Year : 1990

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : 4606

(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	19	2	8	5	4
- Foreign controlled	19	2	12	-	5
2. Foreign companies	50	3	25	2	20
Total	88	7	45	7	29

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1056702	871986	140460	312114	148142	271270
Written by foreign companies (%)	47.2	40.5	45.7	34.4	42.2	44.0
Less reinsurance ceded (-)	..	379286	113013	29781	95791	140701
Plus reinsurance accepted (+)	..	209589	61139	19000	45324	84126
Net premium written	1056702	702289	88586	301333	97675	214695
Gross claims paid and outstanding	260775	390529	50940	159557	72732	107300
Net claims paid and outstanding	260775	393363	38829	188802	52636	113096
Commissions	288261	188269	46562	52544	28901	60262
Management expenses	87284	133645	20641	48441	20769	43794
Life insurance funds and other reserves	3824090					

Country : SOLOMON ISLANDS
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	6	0	6	0	0
- Foreign controlled	(6)	(0)	(6)	(0)	(0)
2. Foreign companies	0	0	0	0	0
Total	6	0	6	0	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	2007	687	421	604	294
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	..	312	48	4	250	8
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	..	1695	638	417	353	285
Gross claims paid and outstanding	..	519	54	224	193	46
Net claims paid and outstanding	..	489	35	224	183	46
Commissions	..	..	..	..	..	
Management expenses	..	588	192	141	189	65
Life insurance funds and other reserves	..					

Country : SOLOMON ISLANDS
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	6	0	6	0	0
- Foreign controlled	(6)	0	(6)	(0)	(0)
2. Foreign companies	0	0	0	0	0
Total	6	0	6	0	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	2366	735	671	510	449
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	..	346	71	17	230	27
Plus reinsurance accepted (+)	..	0	-	0	-	-
Net premium written	..	2020	663	654	279	422
Gross claims paid and outstanding	..	1112	313	335	409	53
Net claims paid and outstanding	..	886	308	336	188	52
Commissions	..	..	..	..	..	..
Management expenses	..	668	246	179	66	176
Life insurance funds and other reserves	..					

Country : SOLOMON ISLANDS
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 14

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	6	0	6	0	0
- Foreign controlled	(6)	0	(6)	(0)	(0)
2. Foreign companies	0	0	6	0	0
Total	6	0	6	0	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	2514	721	560	779	452
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	..	883	253	113	406	109
Plus reinsurance accepted (+)	..	-	-	-	-	-
Net premium written	..	1631	467	447	372	343
Gross claims paid and outstanding	..	2558	859	332	145	1221
Net claims paid and outstanding	..	1089	392	330	105	260
Commissions	..	151	64	21	21	43
Management expenses	..	332	58	83	122	68
Life insurance funds and other reserves	..					

Country : SOLOMON ISLANDS
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 17
(a) in the companies : 8
(b) in the intermediaries : 9

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	4	-	4	-	-
- Foreign controlled	(4)	-	(4)	-	-
2. Foreign companies	-	-	-	-	-
Total	4	-	4	-	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	-	3431	1343	911	333	844
Written by foreign companies (%)	-	..	..	..	..	..
Less reinsurance ceded (-)	-	1959	847	382	281	448
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	-	1472	496	528	51	396
Gross claims paid and outstanding	-	768	283	298	70	116
Net claims paid and outstanding	-	1092	923	154	(38)	54
Commissions	-	172	103	33	(2)	39
Management expenses	-	223	97	56	24	46
Life insurance funds and other reserves	-					

Country : SOLOMON ISLANDS
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 21

- **(a) in the companies : 6**
- **(b) in the intermediaries : 15**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	4	-	4	-	-
- Foreign controlled	(4)	-	(4)	-	-
2. Foreign companies	-	-	-	-	-
Total	4	-	4	-	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	4812	1942	1109	975	786
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	..	2872	1220	405	843	405
Plus reinsurance accepted (+)	..	-	-	-	-	-
Net premium written	..	1940	722	704	132	382
Gross claims paid and outstanding	..	1410	642	559	61	148
Net claims paid and outstanding	..	826	515	356	(131)	87
Commissions	..	227	157	50	(13)	33
Management expenses	..	284	113	70	48	54
Life insurance funds and other reserves	..					

Country : SOLOMON ISLANDS
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 34

- **(a) in the companies : 6**
- **(b) in the intermediaries : 28**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	3	-	3	-	-
- Foreign controlled	(3)	-	(3)	-	-
2. Foreign companies	-	-	-	-	-
Total	3	-	3	-	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	5253	1930	1437	917	968
Written by foreign companies (%)	..	-	-	-	-	-
Less reinsurance ceded (-)	..	3058	1218	575	837	427
Plus reinsurance accepted (+)	..	-	-	-	-	-
Net premium written	..	2195	712	862	81	541
Gross claims paid and outstanding	..	1194	502	474	80	136
Net claims paid and outstanding	..	706	53	449	72	133
Commissions	..	225	136	54	(11)	46
Management expenses	..	571	211	139	101	120
Life insurance funds and other reserves	-					

Country : SRI LANKA
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 7200

- **(a) in the companies : ..**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	0	0	2	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	2	0	0	2	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	214400	865780	323687	231816	163814	146462
Written by foreign companies (%)	.	.	.	.	.	
Less reinsurance ceded (-)	2359	275230	166928	5853	79998	22451
Plus reinsurance accepted (+)	576	162111	109253	5853	44600	2405
Net premium written	212617	752661	266012	231816	128416	126416
Gross claims paid and outstanding	104836	652704	364857	210289	41826	35732
Net claims paid and outstanding	104781	619011	339000	210289	39481	30241
Commissions	..	..	..	..	..	..
Management expenses	96428	209579	56819	88061	29647	35052
Life insurance funds and other reserves	1469649					

Country : SRI LANKA
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	0	0	2	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	2	0	0	2	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	50029	547590	203398	177709	94795	71687
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	..	..	..	..	..	..
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	50029	547490	203398	177709	94795	71687
Gross claims paid and outstanding	1364	362508	170481	151642	29406	10980
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	12273	119744	35578	43248	21665	19251
Management expenses	2149	20108	6027	6673	4000	3406
Life insurance funds and other reserves	93811					

Country : SUDAN
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies : ..**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	21	5	15	0	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	21	5	15	0	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1132	66580	12762	17626	26786	9404
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	..	..	..	..	..	..
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	811	24264	1404	17552	4351	955
Gross claims paid and outstanding	362	69555	13173	10386	39284	6712
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	..	..	..	..	..	..
Management expenses	676	6314	593	4535	294	892
Life insurance funds and other reserves	2794					

Country : SUDAN
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 1051
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	12	1	6	4	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	12	1	6	4	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1500	113607	24449	28410	51777	8969
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	517	77690	21734	3393	47223	5338
Plus reinsurance accepted (+)	-	7247	5292	-	1611	343
Net premium written	982	43163	8007	25016	6165	3974
Gross claims paid and outstanding	1219	84145	11635	19233	47712	5564
Net claims paid and outstanding	929	22668	1692	14977	2820	3178
Commissions	34	9904	2564	3192	3450	698
Management expenses	800	11986	2722	4537	3757	969
Life insurance funds and other reserves	..					

Country : SUDAN
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	16	1	10	4	1
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	16	1	10	4	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	170293	167126	34504	39810	79956	12856
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	122082	121733	30624	8843	72343	9922
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	48212	45394	3880	30967	7613	2933
Gross claims paid and outstanding	124256	117727	23007	23398	60591	10731
Net claims paid and outstanding	27989	27656	589	22869	1446	2752
Commissions	10859	10755	1695	4865	3602	593
Management expenses	16206	15447	3606	5649	5038	1154
Life insurance funds and other reserves	2343					

Country : SUDAN
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : ..
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	16	1	10	4	1
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	16	1	10	4	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	240514	234566	45375	59976	116370	12845
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	163795	163312	41256	7171	104250	10634
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	76719	71254	4118	52805	12120	2211
Gross claims paid and outstanding	215044	214618	112440	36447	47681	18048
Net claims paid and outstanding	40346	40049	3078	30000	5429	1543
Commissions	15903	15819	2325	6841	5835	818
Management expenses	24705	23563	3979	8844	9014	1725
Life insurance funds and other reserves	5065					

Country : SUDAN
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 2400
- **(a) in the companies : 900**
- **(b) in the intermediaries : 1500**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	16	1	10	4	1
- Foreign controlled	-	-	-	-	-
2. Foreign companies	-	-	-	-	-
Total	16	1	10	4	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	340744	332362	64290	105928	138813	23329
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	215053	214559	56331	16944	122515	18770
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	125691	117802	7959	88984	16299	4560
Gross claims paid and outstanding	219430	218827	90213	58859	45287	24468
Net claims paid and outstanding	62644	62479	7736	46050	6321	2371
Commissions	21085	21062	3194	9551	6603	1713
Management expenses	33963	32420	7269	12956	9489	2707
Life insurance funds and other reserves	6815					

Country : SYRIAN ARAB REP.
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 530
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	0	0	1	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	2	0	0	1	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	19565	400287	64811	131858	176218	27398
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	7446	221264	55059	19714	125740	20749
Plus reinsurance accepted (+)	-	2858	1002	-	1672	183
Net premium written	12118	181880	10754	112144	52149	6832
Gross claims paid and outstanding	9521	187701	2937	148354	26500	9908
Net claims paid and outstanding	2939	130803	1829	121693	3733	3546
Commissions	1033	29883	10607	5961	10662	2651
Management expenses	33695	19258	..	..	..	..
Life insurance funds and other reserves	..					

Country : SYRIAN ARAB REP.
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 596
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	2	0	0	1	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	2	0	0	1	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	21437	470091	69007	160683	208499	31901
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	7963	210476	55687	21719	109528	23541
Plus reinsurance accepted (+)	-	26	-	-	26	-
Net premium written	13473	259641	13320	138963	98997	8360
Gross claims paid and outstanding	11257	160911	1118	144322	3386	12084
Net claims paid and outstanding	2946	128865	101	121191	1905	5666
Commissions	1304	33991	11866	7249	12278	2596
Management expenses	-	21596	..	..	..	..
Life insurance funds and other reserves	42941					

Country : SYRIAN ARAB REP.
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 530

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	1	..	..	1	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	30805	375205	75635	197088	69242	33240
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	10573	90308	57191	23213	-14876	24780
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	20232	284897	18444	173875	84118	8460
Gross claims paid and outstanding	14878	179732	8352	144572	19066	7743
Net claims paid and outstanding	9914	116906	492	121852	-9346	3908
Commissions	1615	27041	13016	9804	1154	3067
Management expenses	-	23187	-	-	-	-
Life insurance funds and other reserves	48109					

Country : SYRIAN ARAB REP.
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 531

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	1	..	..	1	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	24253	677129	96566	221875	314108	44580
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	2136	216184	36597	22203	137234	20150
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	22117	460945	59969	199672	176874	24430
Gross claims paid and outstanding	8806	240170	3864	188185	39294	8827
Net claims paid and outstanding	11076	205035	2520	166330	28876	7309
Commissions	809	47067	15971	12853	14891	3352
Management expenses	..	27685	..	..	..	..
Life insurance funds and other reserves	55860					

Country : SYRIAN ARAB REP.
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 560

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	1	..	..	1	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	15431	631536	118825	260499	214633	37579
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	-	181584	56178	26247	84379	14780
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	15431	449952	62647	234252	130254	22799
Gross claims paid and outstanding	3297	244174	9510	220487	8492	5685
Net claims paid and outstanding	7402	189455	5299	195630	-15171	3697
Commissions	585	49493	17574	14627	12922	4370
Management expenses	-	29941	-	-	-	-
Life insurance funds and other reserves	56995					

Country : SYRIAN ARAB REP.
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 540

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	1	..	..	1	..

II. Insurance statistics by line of business : (in Thousands).

		Non-life insurance				
	Total life and long-term insurance	Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	15384	640203	132351	280575	186430	40847
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	-	121930	61264	-	45353	15313
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	15384	518273	71087	280575	141077	25534
Gross claims paid and outstanding	1114	237984	8008	216976	13402	-402
Net claims paid and outstanding	5058	219874	3208	200932	12660	3074
Commissions	635	55641	21356	17228	11922	5135
Management expenses	-	34751	-	-	-	-
Life insurance funds and other reserves	61346					

Country : SYRIAN ARAB REP.
Year : 1990

I. General information on the domestic market :

Number of employees in the insurance sector : 566

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	1	..	..	1	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	16436	798087	158185	304230	290483	45189
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	-	116510	64723	-	46307	5480
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	16436	681577	93463	304230	244176	39709
Gross claims paid and outstanding	2274	443491	18748	335513	81912	7318
Net claims paid and outstanding	7098	267023	8912	229666	20658	7787
Commissions	627	72133	24966	21603	20127	5437
Management expenses	..	40419	..	..	..	..
Life insurance funds and other reserves	68415					

Country : THAILAND
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 45455

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	70	7	58	4	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	5	0	4	1	0
Total	75	7	62	5	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	5688	5378	2319	1784	524	751
Written by foreign companies (%)	31.76	9.44	10.30	4.59	15.46	14.11
Less reinsurance ceded (-)	155	3488	2293	110	441	644
Plus reinsurance accepted (+)	1	928	611	22	160	135
Net premium written	5534	2818	637	1696	243	242
Gross claims paid and outstanding	1391	2867	1151	1103	221	392
Net claims paid and outstanding	1294	1498	231	1036	108	123
Commissions	1412	1024	539	330	65	90
Management expenses	1275	958	409	337	90	122
Life insurance funds and other reserves	13408					

Country : THAILAND
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	70	7	58	4	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	5	0	4	1	0
Total	75	7	62	5	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	6399	5748	2468	1879	486	915
Written by foreign companies (%)	37.46	9.64	11.30	4.47	14.60	13.11
Less reinsurance ceded (-)	167	3730	2419	113	393	805
Plus reinsurance accepted (+)	1	967	629	28	171	139
Net premium written	6233	2985	678	1794	264	249
Gross claims paid and outstanding	1978	3008	998	1257	285	468
Net claims paid and outstanding	1872	1732	223	1199	176	134
Commissions	1490	1082	573	350	61	98
Management expenses	1348	1102	445	417	102	138
Life insurance funds and other reserves	15933					

Country : THAILAND
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	70	7	58	4	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	5	0	4	1	0
Total	75	7	62	5	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	7183	6152	2490	2151	467	1044
Written by foreign companies (%)	38.4	10.2	12.2	4.5	17.3	14.0
Less reinsurance ceded (-)	195	3862	2463	113	352	934
Plus reinsurance accepted (+)	2	1046	682	32	137	195
Net premium written	6990	3336	709	2070	252	305
Gross claims paid and outstanding	2430	2603	821	1311	167	304
Net claims paid and outstanding	2330	1476	228	1264	43	-59
Commissions	1856	1142	567	399	57	119
Management expenses	1412	1662	639	667	129	227
Life insurance funds and other reserves	17473					

Country : THAILAND
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 58716
- **(a) in the companies : 13342**
- **(b) in the intermediaries : 45374**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	70	7	58	4	1
- Foreign controlled	-	-	-	-	-
2. Foreign companies	5	-	4	1	-
Total	75	7	62	5	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	8863	7515	2705	2799	586	1425
Written by foreign companies (%)	40.21	9.79	12.60	4.18	7.54	12.35
Less reinsurance ceded (-)	211	4473	2558	126	419	1370
Plus reinsurance accepted (+)	2	1217	703	32	146	336
Net premium written	8654	4259	850	2705	313	391
Gross claims paid and outstanding	2453	2123	205	1656	109	153
Net claims paid and outstanding	71	2132	855	68	273	936
Commissions	2554	1363	620	528	70	145
Management expenses	1653	1169	452	455	93	169
Life insurance funds and other reserves	21287					

Country : THAILAND
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector :	**73225**
(a) in the companies :	**15836**
(b) in the intermediaries :	**57389**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	70	7	58	4	1
- Foreign controlled	-	-	-	-	-
2. Foreign companies	5	-	4	1	-
Total	75	7	62	5	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	11288	9315	3094	4031	816	1374
Written by foreign companies (%)	42.27	10.29	13.21	3.69	18.03	18.35
Less reinsurance ceded (-)	281	4843	2919	223	592	1109
Plus reinsurance accepted (+)	4	1211	805	45	173	188
Net premium written	11011	5683	980	3853	397	453
Gross claims paid and outstanding	2923	2905	250	2270	150	235
Net claims paid and outstanding	103	1874	1276	81	208	309
Commissions	3498	1752	718	772	100	162
Management expenses	1775	1338	491	560	110	177
Life insurance funds and other reserves	25341					

Country : THAILAND
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 86303
(a) in the companies : 15836
(b) in the intermediaries : 70467

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	70	7	58	4	1
- Foreign controlled	-	-	-	-	-
2. Foreign companies	5	-	4	1	-
Total	75	7	62	5	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	14752	12516	3661	6160	1013	1682
Written by foreign companies (%)	43.08	10.66	13.57	3.41	19.45	25.62
Less reinsurance ceded (-)	335	5695	3376	311	742	1266
Plus reinsurance accepted (+)	5	1420	910	81	211	218
Net premium written	14422	8241	1195	5930	482	634
Gross claims paid and outstanding	3922	5715	752	3675	552	735
Net claims paid and outstanding	4462	4033	233	3340	191	269
Commissions	4776	2385	851	1189	124	221
Management expenses	2184	1725	575	789	135	226
Life insurance funds and other reserves	29973					

Country : TOGO
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 106
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	4	0	2	1	0
Total	5	0	2	2	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	101513	3317874	1032654	1272994	1012038	..
Written by foreign companies (%)	27.87	32.05	30.46	15.89	53.99	..
Less reinsurance ceded (-)	-	1773944	..	..	..	..
Plus reinsurance accepted (+)	-	-	-	-	-	..
Net premium written	101513	1543930	..	..	..	..
Gross claims paid and outstanding	60866	1807524	326636	1459889	20999	..
Net claims paid and outstanding	..	1306647	..	..	..	..
Commissions	225	94888	35241	53997	5648	..
Management expenses	14716	667708	248328	279492	139887	..
Life insurance funds and other reserves	115487					

Country : TOGO
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 128
(a) in the companies : 120
(b) in the intermediaries : 8

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	0	..	..	..	..
2. Foreign companies	3	..	2	1	..
Total	4	..	2	1	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	141218	3486049	619119	1362591	1053944	450395
Written by foreign companies (%)	35.43	29.94	18.66	14.72	81.00	33.35
Less reinsurance ceded (-)	123027	1653868	357515	112304	947358	236692
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	18190	1832181	261603	1250287	106586	213704
Gross claims paid and outstanding	3989	4362468	44873	1569213	2613843	134540
Net claims paid and outstanding	-97513	1732098	10570	1108285	590806	22437
Commissions	502	112685	21126	69731	6466	15363
Management expenses	14105	609156	69305	276682	135517	127652
Life insurance funds and other reserves	87570					

Country : TOGO
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 144
(a) in the companies : 132
(b) in the intermediaries : 12

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	..	..	..	..	0
2. Foreign companies	4	1	3	1	..
Total	5	1	3	2	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	164223	2974013	611303	1472997	204993	685421
Written by foreign companies (%)	40.04	14.53	21.70	17.96	100.37	26.48
Less reinsurance ceded (-)	136370	2234524	465574	395245	1023870	349834
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	27853	739489	145728	1077751	-819577	335586
Gross claims paid and outstanding	91027	1710821	33346	1621656	25134	30684
Net claims paid and outstanding	20177	1309944	-71116	1562236	-96560	-84616
Commissions	-	107502	26550	46156	8170	26625
Management expenses	16699	846832	114037	419582	127187	186026
Life insurance funds and other reserves	139556					

Country : TOGO
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 145
(a) in the companies : 132
(b) in the intermediaries : 13

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	-	..	..	..	..
2. Foreign companies	4	1	2	1	..
Total	5	1	2	1	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	189644	4245018	631743	1692023	1264153	657099
Written by foreign companies (%)	28.27	38.68	21.51	25.32	66.37	36.33
Less reinsurance ceded (-)	152364	2342696	525096	360543	1160135	296922
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	37280	1902322	106647	1331480	104018	360177
Gross claims paid and outstanding	52983	3619267	58806	3007404	476831	76226
Net claims paid and outstanding	-2500	1051948	44759	1033192	-29029	3026
Commissions	-38118	124990	20989	54674	12266	37061
Management expenses	37861	1007809	110780	342007	200574	354448
Life insurance funds and other reserves	154220					

Country : TOGO
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 155

- **(a) in the companies : 137**
- **(b) in the intermediaries : 18**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	1	..	1	..	..
2. Foreign companies	4	1	2	1	..
Total	6	1	3	2	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	395542	4665605	771312	1871255	1307810	715227
Written by foreign companies (%)	69.4	39.28	21.92	26.70	67.57	39.15
Less reinsurance ceded (-)	104418	1468636	401498	124779	753980	188378
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	291124	3196969	369814	1746476	553830	526849
Gross claims paid and outstanding	61459	3733660	30493	3262953	194810	245404
Net claims paid and outstanding	-28469	2693288	-16777	2622717	-125421	212769
Commissions	-2644	287760	34739	60367	152215	40439
Management expenses	136599	1115186	178666	320311	375792	240416
Life insurance funds and other reserves	255252					

Country : TOGO
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 176
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	1	0	1	0	0
2. Foreign companies	4	1	2	1	0
Total	6	1	3	2	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	560781	4434496	689666	1751576	1230771	762484
Written by foreign companies (%)	80.9	51.08	27.91	30.89	76.29	39.99
Less reinsurance ceded (-)	112693	1997147	518450	267507	1013666	197523
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	448088	2437349	171215	1484068	217105	564960
Gross claims paid and outstanding	81696	6482009	157620	1455532	4552857	316000
Net claims paid and outstanding	49344	1633374	24274	1193592	133184	282324
Commissions	14926	232968	21926	77958	107406	25678
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	346455					

Country : TRINIDAD TOBAGO
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	41	19	21	0	1
- Foreign controlled	(6)	(5)	(1)	(0)	(0)
2. Foreign companies	0	0	0	0	0
Total	41	19	21	0	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	352	346	150	106	24	65
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	27	174	..	..	..	..
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	325	172	..	..	..	..
Gross claims paid and outstanding	43	174	62	71	5	29
Net claims paid and outstanding	49	259	..	..	..	..
Commissions	62	53	..	..	..	..
Management expenses	10	2	..	..	..	..
Life insurance funds and other reserves	1041					

Country : TRINIDAD TOBAGO
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	41	19	21	0	1
- Foreign controlled	(6)	(5)	(1)	(0)	(0)
2. Foreign companies	0	0	0	0	0
Total	41	19	21	0	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	404	314	151	79	25	59
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	25	183	..	..	..	..
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	379	130	..	..	..	..
Gross claims paid and outstanding	58	130	67	44	2	18
Net claims paid and outstanding	65	208	..	..	..	..
Commissions	63	47	..	..	..	..
Management expenses	8	0	..	..	..	..
Life insurance funds and other reserves	1301					

Country : TRINIDAD TOBAGO
Year : 1986 13

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	38	9	22	6	1
- Foreign controlled	1	-	-	1	-
2. Foreign companies	6	3	2	1	-
Total	45	12	24	8	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	524652	477043	212479	156644	3414	104505
Written by foreign companies (%)	16.16	2.35	5.28	-	..	.
Less reinsurance ceded (-)	36302	246300	177793	7982	..	60525
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	488350	230742	34686	148662	3414	43980
Gross claims paid and outstanding	..	..	..	..	..	..
Net claims paid and outstanding	194735	222252	32737	148277	3457	37781
Commissions	54361	58603	28429	17985	2637	9552
Management expenses	101887	85334	30996	36127	2771	15439
Life insurance funds and other reserves	2057819					

Country : TRINIDAD TOBAGO
Year : 1987 13

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	34	9	18	6	1
- Foreign controlled	1	-	-	1	-
2. Foreign companies	6	3	2	1	-
Total	41	12	20	8	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	534535	479515	200387	161660	..	117468
Written by foreign companies (%)	11.93	2.76	6.60	-	..	0.01
Less reinsurance ceded (-)	33727	240521	165631	6515	..	68374
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	500808	238994	34755	155145	..	49093
Gross claims paid and outstanding	..	..	..	..	..	..
Net claims paid and outstanding	230177	228989	28904	158503	2435	39146
Commissions	51064	54738	26051	17970	2212	8506
Management expenses	119310	87818	33046	36608	3204	14960
Life insurance funds and other reserves	2362861	209465	33546	143748	2383	29786

Country : TRINIDAD TOBAGO
Year : 1988 13

I. General information on the domestic market :

Number of employees in the insurance sector : ..
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	38	9	22	6	1
- Foreign controlled	1	-	-	1	-
2. Foreign companies	6	3	2	1	-
Total	45	12	24	8	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	541896	442802	184567	155208	..	103026
Written by foreign companies (%)	13.25	3.25	6.07	-	..	3.08
Less reinsurance ceded (-)	30044	214493	154502	7627	..	52364
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	512852	228309	30065	147582	..	50661
Gross claims paid and outstanding	..	..	..	..	..	..
Net claims paid and outstanding	306063	235633	28722	164175	3063	39672
Commissions	44494	50937	23115	17958	1550	8314
Management expenses	130272	86373	31080	37661	2494	15138
Life insurance funds and other reserves	2630010					

Country : TRINIDAD TOBAGO
Year : 1989 13

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	36	9	21	5	1
- Foreign controlled	1	-	-	1	-
2. Foreign companies	6	3	2	1	-
Total	43	12	23	27	1

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	489298	413101	163667	143424	30798	75211
Written by foreign companies (%)	13.02	3.68	7.11	-	..	-
Less reinsurance ceded (-)	32911	191250	132676	6603	26388	25582
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	456388	221850	30990	136821	4410	49629
Gross claims paid and outstanding	..	..	..	..	..	..
Net claims paid and outstanding	307403	237340	24632	162864	4296	45548
Commissions	38641	49420	22335	16692	2269	8124
Management expenses	120089	85486	29368	36565	2984	16569
Life insurance funds and other reserves	2839280					

Country : TUNISIA
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	13	..	1	11	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	13	..	1	11	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	33736	61971	7614	31201	13283	9873
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	1349	26767	6077	2594	11300	6796
Plus reinsurance accepted (+)	..	5141	..	..	..	5141
Net premium written	32387	40345	1537	28607	1983	8218
Gross claims paid and outstanding	26219	46815	5524	26577	7557	7157
Net claims paid and outstanding	25372	32112	749	22849	3993	4521
Commissions	1808	5387	885	2112	728	1662
Management expenses	4386	9025	1013	4791	1811	1410
Life insurance funds and other reserves	24654					

Country : TUNISIA
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	12	0	1	10	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	12	0	1	10	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	6294	110583	9237	35385	16577	49383
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	590	33933	8655	2018	14146	9113
Plus reinsurance accepted (+)	46	15419	3546	-	8480	3392
Net premium written	5750	92069	4128	33367	10911	43662
Gross claims paid and outstanding	2277	76085	3667	32985	6056	33376
Net claims paid and outstanding	2012	69287	1783	30690	4932	31880
Commissions	236	6728	1094	2441	723	2469
Management expenses	763	11306	1247	2259	1857	5943
Life insurance funds and other reserves	10955					

Country : TUNISIA
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 2530

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	16	2	2	10	2
- Foreign controlled	..	..	..	..	..
2. Foreign companies	1	0	0	0	1
Total	17	2	2	10	3

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	40535	76675	11020	38183	14825	12647
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	1524	38378	10606	2980	16775	8017
Plus reinsurance accepted (+)	190	25120	6170	-	14087	4863
Net premium written	39201	63417	6584	35203	12137	9493
Gross claims paid and outstanding	33638	52115	2166	38498	4981	6470
Net claims paid and outstanding	32360	50109	2400	35382	8643	3684
Commissions	2128	5396	1243	2655	630	868
Management expenses	4200	9196	1100	5058	1627	1411
Life insurance funds and other reserves	31848					

Country : TUNISIA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : ..
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	15	2	2	10	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	2	..	..	..	2
Total	17	2	2	10	3

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	43799	75072	12857	36390	13406	12419
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	1558	28815	9928	1831	10750	6306
Plus reinsurance accepted (+)	..	5046	..	..	..	5046
Net premium written	42241	51303	2929	34559	2656	11159
Gross claims paid and outstanding	34070	58939	4936	38068	6272	9663
Net claims paid and outstanding	33628	43060	1127	35108	74	6751
Commissions	2144	6333	1224	2491	615	2003
Management expenses	5657	10473	1633	5181	1745	1914
Life insurance funds and other reserves	37044					

Country : TUNISIA
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies : ..**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	15	2	2	10	1
- Foreign controlled	..	..	..	..	..
2. Foreign companies	3	..	..	..	3
Total	18	2	2	10	4

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	46646	79564	13679	37253	15631	13001
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	1873	33330	10955	2980	11856	7539
Plus reinsurance accepted (+)	..	4103	..	..	..	4103
Net premium written	44773	50337	2724	34273	3775	9565
Gross claims paid and outstanding	38986	66835	3728	46122	6431	10554
Net claims paid and outstanding	37726	50658	(229)	43410	1883	5594
Commissions	2290	6846	1445	2727	800	1874
Management expenses	6713	10870	1714	5268	1893	1995
Life insurance funds and other reserves	40995					

Country : TUNISIA
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 2600

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	15	2	2	10	1
- Foreign controlled	3	..	..	..	3
2. Foreign companies	..	..	..	..	..
Total	18	2	2	10	4

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	51221	86868	15122	40597	16365	14784
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	1941	34895	12515	1740	11658	8982
Plus reinsurance accepted (+)	-	4367	-	-	-	4367
Net premium written	49280	56340	2607	38857	4707	10169
Gross claims paid and outstanding	38246	48420	2605	29002	5872	10941
Net claims paid and outstanding	37221	34605	199	26829	1402	6175
Commissions	2571	7098	1588	2842	864	1804
Management expenses	7085	12270	1879	6001	2277	2113
Life insurance funds and other reserves	46838					

Country : TURKEY
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	26	0	3	19	4
- Foreign controlled	(3)	(0)	(0)	(3)	(0)
2. Foreign companies	13	1	11	1	0
Total	39	1	14	20	4

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	1136	103003	23519	15763	36315	27404
Written by foreign companies (%)	6.0	6.4	7.3	6.4	6.0	6.2
Less reinsurance ceded (-)	239	63123	18494	..	26952	17676
Plus reinsurance accepted (+)	18	9680	4780	..	2253	2647
Net premium written	914	49560	9805	15763	11615	12375
Gross claims paid and outstanding	385	31831	3883	7359	11298	9289
Net claims paid and outstanding	222	19455	3761	7359	2580	5753
Commissions	126	14219	6171	..	4700	3347
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	4408					

Country : TURKEY
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 3065

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	26	0	3	19	4
- Foreign controlled	(3)	(0)	(0)	(3)	(0)
2. Foreign companies	13	1	11	1	0
Total	39	1	14	20	4

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2633	159959	34298	25748	55693	44218
Written by foreign companies (%)	0.3	7.7	8.3	8.4	7.0	7.7
Less reinsurance ceded (-)	629	95367	27190	..	39898	28278
Plus reinsurance accepted (+)	24	14048	6328	..	3924	3795
Net premium written	2029	78641	13437	25748	19720	19735
Gross claims paid and outstanding	429	56229	7129	13353	19314	16431
Net claims paid and outstanding	312	28341	4075	13353	3531	7381
Commissions	431	20975	9057	..	6913	5004
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	6582					

Country : TURKEY
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	26	0	3	19	4
- Foreign controlled	(3)	(0)	(0)	(3)	(0)
2. Foreign companies	13	1	11	1	0
Total	39	1	14	20	4

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	10528	223459	51722	42477	47185	82073
Written by foreign companies (%)	0.05	8.84	9.05	9.40	11.03	7.15
Less reinsurance ceded (-)	641	126698	40652	-	31918	54128
Plus reinsurance accepted (+)	205	15776	7993	-	2331	5451
Net premium written	10093	112537	19063	42477	17599	33396
Gross claims paid and outstanding	665	85072	8589	28440	15504	32538
Net claims paid and outstanding	424	57244	5988	28440	3697	19118
Commissions	2053	30680	12855	..	9078	8747
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	14694					

Country : TURKEY
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 9807

- **(a) in the companies : 4096**
- **(b) in the intermediaries : 5711**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	30	1	4	21	4
- Foreign controlled	11	2	8	1	-
2. Foreign companies	2	-	2	-	-
Total	43	3	14	22	4

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	151929	902228	259735	419530	162457	60506
Written by foreign companies (%)	0.1	6.1	7.4	6.3	9.2	10.8
Less reinsurance ceded (-)	5156	548050	191839	195803	99885	60523
Plus reinsurance accepted (+)	129	66388	28781	24915	4848	7845
Net premium written	146902	420567	96677	248642	67420	7828
Gross claims paid and outstanding	12130	558228	96351	269113	140401	52363
Net claims paid and outstanding	5388	178542	28056	129026	17878	3582
Commissions	36961	174087	74673	58056	32353	9005
Management expenses	9545	..	..	..	..	..
Life insurance funds and other reserves	184405	140908	34097	86763	17685	2363

Country : TURKEY
Year : 1990

I. General information on the domestic market :

Number of employees in the insurance sector : 17773
(a) in the companies : 4668
(b) in the intermediaries : 13105

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	31	1	5	21	4
- Foreign controlled	11	2	7	2	-
2. Foreign companies	3	1	7	2	-
Total	45	3	15	23	4

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	452053	1881540	485659	1014892	283191	97799
Written by foreign companies (%)	0.57	12.53	11.89	12.94	12.42	11.81
Less reinsurance ceded (-)	19614	983881	310150	434628	158121	80982
Plus reinsurance accepted (+)	192	190806	45525	46192	11592	6497
Net premium written	432631	1007466	221304	626456	136662	23314
Gross claims paid and outstanding	32786	1113163	240781	564708	226634	81040
Net claims paid and outstanding	22545	440477	68764	314982	48148	8583
Commissions	122916	282162	104755	115897	49124	12384
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	490708	732296	142361	392227	154699	43007

Country : U. A. EMIRATES
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 1596

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	20	0	13	7	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	41	2	37	2	0
Total	61	2	50	9	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	101448	946338	219833	418531	288763	19210
Written by foreign companies (%)	44.2	21.0	11.6	30.0	14.8	4.0
Less reinsurance ceded (-)	13385	583660	187216	157821	221787	16835
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	88063	362678	32616	260710	66975	2375
Gross claims paid and outstanding	36850	773156	110093	392728	247390	22945
Net claims paid and outstanding	22957	327005	55178	194747	75107	1973
Commissions	..	..	..	..	..	..
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	..					

Country : U. A. EMIRATES
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 1476

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	-	12	7	-	19
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	..	12	7	..	19

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	104349	928934	235057	386488	290278	17111
Written by foreign companies (%)	48.0	21.5	12.1	32.6	15.4	1.2
Less reinsurance ceded (-)	24523	615398	209407	151030	238537	16424
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	79826	313536	25650	235458	51741	687
Gross claims paid and outstanding	30813	814846	140383	393719	270280	10464
Net claims paid and outstanding	11669	277768	37045	188647	51787	289
Commissions	13389	13990	1260	12022	704	4
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	152130					

Country : U. A. EMIRATES
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 1526

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	..	10	7	..	17
- Foreign controlled	..	2	1	..	3
2. Foreign companies	2	34	37	2	..
Total	38	2	66	10	58

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	112437	962700	244019	371897	328641	18143
Written by foreign companies (%)	51.8	24.0	14.1	36.7	18.6	3.5
Less reinsurance ceded (-)	15913	565932	200414	109860	239026	16632
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	96524	396768	43605	262037	89615	1511
Gross claims paid and outstanding	52110	925317	210350	410063	270341	34563
Net claims paid and outstanding	30453	360228	49972	228041	81662	553
Commissions	15256	..	..	..	..	..
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	175213					

Country : U. A. EMIRATES
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 1599
- **(a) in the companies : ..**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	-	11	7	-	18
- Foreign controlled	-	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	-	11	7	-	18

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	131477	1000678	222330	431104	329296	17948
Written by foreign companies (%)	52.3	26.5	14.9	38.0	20.6	3.9
Less reinsurance ceded (-)	43752	625004	192553	153563	263586	15302
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	87725	375674	29777	277541	65710	2646
Gross claims paid and outstanding	43970	1112366	261175	525457	293578	32156
Net claims paid and outstanding	17760	..	..	..	..	..
Commissions	31948	88020	19602	41140	26845	433
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	185849					

Country : U. A. EMIRATES
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : 1660

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	-	11	7	-	18
- Foreign controlled	-	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	-	11	7	-	18

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	142709	981046	220548	469754	273899	16845
Written by foreign companies (%)	55.0	26.8	14.1	37.4	20.3	4.2
Less reinsurance ceded (-)	42380	587117	184901	169630	218799	13787
Plus reinsurance accepted (+)	-	-	-	-	-	-
Net premium written	100329	393929	35647	300124	55100	3058
Gross claims paid and outstanding	48775	1347214	391539	576829	358914	19932
Net claims paid and outstanding	28684	..	..	..	..	..
Commissions	54841	78778	19219	37688	21297	574
Management expenses	..	..	..	..	..	..
Life insurance funds and other reserves	211840					

Country : U. R. TANZANIA
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 2148

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	0	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	173975	717466	209780	208819	104875	193990
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	-	269808	67276	-4814	71966	126380
Plus reinsurance accepted (+)	-	56251	14423	695	9361	31770
Net premium written	173975	512909	156927	214330	42271	99380
Gross claims paid and outstanding	35044	303954	43114	132328	36506	92005
Net claims paid and outstanding	35044	278753	40447	131432	32199	74674
Commissions	16371	67026	37067	10881	5229	13847
Management expenses	43006	142453	41652	41461	20823	38517
Life insurance funds and other reserves	940614					

Country : U. R. TANZANIA
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : ..
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	0	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	230823	816536	233345	243028	148988	191173
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	-	290640	59023	2719	88690	140207
Plus reinsurance accepted (+)	-	66421	24508	1184	13698	27030
Net premium written	230823	592316	198829	241493	73996	77996
Gross claims paid and outstanding	50994	360612	13807	186180	69906	90718
Net claims paid and outstanding	50994	306971	-54029	184311	70608	106080
Commissions	31014	97280	38959	12584	4046	41690
Management expenses	51513	212129	60621	63136	38705	49665
Life insurance funds and other reserves	1050895					

Country : U. R. TANZANIA
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 2066

(a) in the companies : 1960
(b) in the intermediaries : 106

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	1	..	..	1	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	300347	1354823	345493	384934	410657	213737
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	347150	359325	100430	6227	160528	92139
Plus reinsurance accepted (+)	302324	92480	45880	4126	16615	25857
Net premium written	255521	1087978	290943	382834	266745	147455
Gross claims paid and outstanding	68133	439710	47272	215007	61878	115553
Net claims paid and outstanding	64869	383651	29414	216127	57210	80900
Commissions	31686	119258	64173	20461	11428	23195
Management expenses	60335	277743	76792	85559	61073	54319
Life insurance funds and other reserves	1292368	804702	232754	306267	171060	94619

Country : U. R. TANZANIA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 2069

(a) in the companies : ..
(b) in the intermediaries : 37

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	1	..	..	1	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	386276	1856484	349430	736632	473304	297117
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	39	724161	133778	6382	396848	187151
Plus reinsurance accepted (+)	621	186470	113610	1488	22606	48766
Net premium written	386858	1318794	329262	731738	99062	158732
Gross claims paid and outstanding	70892	751507	72455	429225	108513	141314
Net claims paid and outstanding	53848	852171	210130	430663	73745	137631
Commissions	30406	148514	61591	41093	19266	26563
Management expenses	103511	394271	74210	156442	100518	63100
Life insurance funds and other reserves	1637544	892511	215970	475629	97767	103145

Country : U. R. TANZANIA
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 2339

(a) in the companies : 2189
(b) in the intermediaries : 150

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	1	..	..	1	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	444141	3488266	851225	1328925	807168	500947
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	139	952475	252621	29027	430023	240802
Plus reinsurance accepted (+)	1280	146810	71117	5606	17280	52806
Net premium written	445282	2682601	669720	1305503	394425	312951
Gross claims paid and outstanding	58758	1229004	112669	644299	198375	273659
Net claims paid and outstanding	36624	1347835	249558	628654	204354	265268
Commissions	29442	311324	138540	77965	41178	53639
Management expenses	181956	649724	158525	247488	150320	93389
Life insurance funds and other reserves	2090187	1535490	334860	652751	391402	156475

Country : UGANDA
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 1189

- **(a) in the companies : 779**
- **(b) in the intermediaries : 410**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	6	-	2	3	1
- Foreign controlled	2	1	-	1	-
2. Foreign companies	-	-	-	-	-
Total	8	1	2	4	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	4443	18946	4210	4912	7017	2807
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	1333	6624	2228	1514	1703	1179
Plus reinsurance accepted (+)	448	2893	1989	884	1066	954
Net premium written	3558	17215	3971	4282	6380	2582
Gross claims paid and outstanding	520	2946	645	764	1091	436
Net claims paid and outstanding	396	1916	426	497	709	284
Commissions	355	3401	1633	393	561	814
Management expenses	887	4421	1684	1474	702	561
Life insurance funds and other reserves	3554	7132	1608	1798	2616	1110

Country : UGANDA
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 1247
(a) in the companies : 826
(b) in the intermediaries : 421

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	7	-	3	3	1
- Foreign controlled	2	1	-	1	-
2. Foreign companies	-	-	-	-	-
Total	9	1	3	4	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	6320	43262	9420	11899	16362	5581
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	2936	20096	4652	6734	6690	2020
Plus reinsurance accepted (+)	898	11791	3286	4275	3016	1214
Net premium written	4282	34957	8054	9440	12688	4775
Gross claims paid and outstanding	1281	5836	1271	2605	1007	953
Net claims paid and outstanding	1131	4123	765	1804	842	712
Commissions	904	6552	2732	952	1473	1395
Management expenses	1533	6201	2008	1785	1799	609
Life insurance funds and other reserves	9414	14704	3302	4059	5329	2014

Country : UGANDA
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 1398

(a) in the companies : 901

(b) in the intermediaries : 497

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	8	-	4	3	1
- Foreign controlled	2	1	-	1	-
2. Foreign companies	-	-	-	-	-
Total	10	1	4	4	1

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	11543	102912	20716	22547	30216	29433
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	7342	38546	8558	12313	14421	3254
Plus reinsurance accepted (+)	2718	17526	4162	3418	8675	1271
Net premium written	6919	81892	16320	13652	24470	27450
Gross claims paid and outstanding	1573	11539	2263	2849	3394	3033
Net claims paid and outstanding	1202	8505	1947	2041	2702	1815
Commissions	2309	15643	4350	1804	2719	6770
Management expenses	1731	19311	4972	4509	4532	5298
Life insurance funds and other reserves	11091	35218	7005	6553	10522	11138

Country : UGANDA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 1471
(a) in the companies : 950
(b) in the intermediaries : 521

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	10	-	5	3	2
- Foreign controlled	2	1	-	1	-
2. Foreign companies	-	-	-	-	-
Total	12	1	5	4	2

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	48069	361662	91560	100716	128184	41202
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	25518	187131	41635	65753	58564	21179
Plus reinsurance accepted (+)	8702	91060	28687	20695	30718	10960
Net premium written	31253	265591	78612	55658	100338	30983
Gross claims paid and outstanding	9735	47643	10600	12649	14910	9484
Net claims paid and outstanding	8211	35538	9102	7698	10741	7997
Commissions	6867	49368	20059	8580	11665	9064
Management expenses	11445	80292	31445	20143	19228	9476
Life insurance funds and other reserves	16821	135494	36161	23933	57683	17717

Country : UGANDA
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 1559

(a) in the companies : 973
(b) in the intermediaries : 586

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	11	-	6	3	2
- Foreign controlled	2	1	-	1	-
2. Foreign companies	-	-	-	-	-
Total	13	1	6	4	2

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	121187	1115419	234955	296785	383348	200331
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	47119	415548	97209	136521	142740	39078
Plus reinsurance accepted (+)	21204	258725	58325	77817	99918	22665
Net premium written	95272	958596	196071	238081	340526	183918
Gross claims paid and outstanding	14017	229476	36887	124649	47152	20788
Net claims paid and outstanding	12988	162832	27443	87464	28804	19121
Commissions	31567	151902	50280	28195	33351	40076
Management expenses	15143	255732	70487	62324	72836	50083
Life insurance funds and other reserves	52396	450636	96801	102375	166858	84602

Country : UGANDA
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : ..
(a) in the companies : 897
(b) in the intermediaries : 430

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	11	-	6	3	2
- Foreign controlled	2	1	-	1	-
2. Foreign companies	-	-	-	-	-
Total	13	1	6	4	2

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	199434	2477723	637588	694475	638888	506773
Written by foreign companies (%)	-	-	-	-	-	-
Less reinsurance ceded (-)	77540	923632	267430	319458	237890	98854
Plus reinsurance accepted (+)	34895	564243	158274	182091	166523	57355
Net premium written	156789	2118334	528432	557107	567521	465274
Gross claims paid and outstanding	23068	432556	10009	291677	78584	52286
Net claims paid and outstanding	21374	375450	74471	204605	48005	48369
Commissions	51949	340002	136443	46597	55583	101379
Management expenses	24920	476198	191278	145838	12389	126693
Life insurance funds and other reserves	86227	994344	262685	239557	278086	214016

Country : URUGUAY
Year : 1983

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : ..

(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	172	1856	310	615	165	766
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	18	524	231	-	140	152
Plus reinsurance accepted (+)	19	746	581	2	108	54
Net premium written	173	2078	659	617	133	667
Gross claims paid and outstanding	55	1356	109	768	35	444
Net claims paid and outstanding	86	1845	525	771	149	401
Commissions	-	..	..	..	..	..
Management expenses	29	435	110	102	13	210
Life insurance funds and other reserves	492					

Country : VENEZUELA
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 19180
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	61	1	53	0	7
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	61	1	53	0	7

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2318	5225	1618	1712	637	1258
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	275	2443	862	182	464	935
Plus reinsurance accepted (+)	35	595	360	56	35	144
Net premium written	2078	3377	1116	1586	208	467
Gross claims paid and outstanding	1674	3889	742	1419	491	1237
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	..	..	..	..	..	..
Management expenses	749	1819	708	508	173	430
Life insurance funds and other reserves	2888					

Country : VENEZUELA
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : ..

(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	..	..	..	..	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	..	..	..	..	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	2859	6424	1618	2272	776	1757
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	..	..	..	..	..	..
Plus reinsurance accepted (+)	49	622	334	49	52	186
Net premium written	2908	7046	1952	2321	829	1943
Gross claims paid and outstanding	1921	4541	1106	1599	654	1183
Net claims paid and outstanding	1732	2974	573	1382	329	689
Commissions	312	1094	441	292	73	289
Management expenses	591	1108	278	384	135	310
Life insurance funds and other reserves	3167					

Country : VENEZUELA
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) **in the companies :** ..
(b) **in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	..	..	..	..	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	..	..	..	..	..

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	3639	8104	1847	3095	1028	2133
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	..	..	..	..	..	..
Plus reinsurance accepted (+)	74	840	305	215	92	227
Net premium written	3713	8945	2153	3310	1121	2360
Gross claims paid and outstanding	2965	7430	1073	3275	1105	1978
Net claims paid and outstanding	2305	3615	382	2106	361	766
Commissions	398	1354	504	410	90	347
Management expenses	743	1399	320	520	179	381
Life insurance funds and other reserves	3393					

Country : VIET NAM
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 437

- **(a) in the companies : ..**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	423	..	82	195	146
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	..	78	..	..	78	..
Plus reinsurance accepted (+)	..	72	..	..	72	..
Net premium written	..	417	..	82	189	146
Gross claims paid and outstanding	..	241	..	41	120	80
Net claims paid and outstanding	..	280	..	41	159	80
Commissions	..	..	..	..	..	..
Management expenses	..	41	..	..	..	..
Life insurance funds and other reserves	..					

Country : VIET NAM
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 437
(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	491	..	96	205	190
Written by foreign companies (%)	..	.	.	.	.	.
Less reinsurance ceded (-)	..	92	..	..	92	..
Plus reinsurance accepted (+)	..	69	..	..	69	..
Net premium written	..	468	..	96	182	190
Gross claims paid and outstanding	..	317	..	60	154	103
Net claims paid and outstanding	..	306	..	60	143	103
Commissions	..	..	..	..	..	..
Management expenses	..	42	..	..	..	..
Life insurance funds and other reserves	..					

Country : VIET NAM
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 850

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	..	272	..	23	193	54
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	..	15	..	..	16	..
Plus reinsurance accepted (+)	..	69	..	..	69	..
Net premium written	..	325	..	24	246	55
Gross claims paid and outstanding	..	201	..	21	135	45
Net claims paid and outstanding	..	221	..	21	155	45
Commissions	..	5	..	1	0	3
Management expenses	..	37	..	2	31	4
Life insurance funds and other reserves	..					

Country : YUGOSLAVIA
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 13000

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	12	0	0	8	4
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	12	0	0	8	4

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	7095	109866	46626	25680	16532	21026
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	..	..	..	..	..	..
Plus reinsurance accepted (+)	..	..	..	..	..	..
Net premium written	..	88406	35027	22822	9855	20671
Gross claims paid and outstanding	..	..	..	..	..	..
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	..	..	..	..	..	..
Management expenses	1406	17488	8403	3250	2298	3536
Life insurance funds and other reserves	23797					

Country : YUGOSLAVIA
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 15000

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	13	8	0	0	5
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	13	8	0	0	5

II. Insurance statistics by line of business : (in Millions).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	9958	189459	80530	44673	32286	31970
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	-	38171	19679	2114	12408	3970
Plus reinsurance accepted (+)	-	5856	..	..	..	..
Net premium written	9958	157144	60851	42559	19878	28000
Gross claims paid and outstanding	4127	145032	63268	44239	13371	24412
Net claims paid and outstanding	..	..	..	..	..	..
Commissions	1812	20730	8676	4593	3636	3825
Management expenses	146	9014	5549	1214	1046	1205
Life insurance funds and other reserves	33811					

Country : ZAIRE

Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : 437

(a) in the companies : ..

(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	1	0	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	1	0	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	30294	760512	96883	270848	239631	153148
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	2165	368060	60898	14484	183530	109147
Plus reinsurance accepted (+)	-	30337	1651	-361	92	28956
Net premium written	28128	422790	37636	256002	56192	72958
Gross claims paid and outstanding	897	213160	16659	138859	54792	2849
Net claims paid and outstanding	644	143401	8296	134813	5723	-5430
Commissions	1742	63980	10370	13723	35096	4789
Management expenses	5515	143550	17887	49042	43527	33092
Life insurance funds and other reserves	..					

Country : ZAIRE
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : 1591
- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	73300	1361911	149004	443310	509281	260315
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	5830	638374	65457	26361	371645	174809
Plus reinsurance accepted (+)	-	34954	5841	1565	45	27502
Net premium written	67469	758492	89387	418515	137680	112908
Gross claims paid and outstanding	11272	283177	29333	140600	41642	71600
Net claims paid and outstanding	9936	186819	4727	140591	17897	23602
Commissions	2398	95311	16429	36241	34350	8289
Management expenses	11042	209803	23188	66196	76412	43285
Life insurance funds and other reserves	..					

Country : ZAIRE
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 1612

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	94367	1953479	179685	780957	643623	349212
Written by foreign .. companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	319	691932	80730	13464	352035	245703
Plus reinsurance accepted (+)	-	64954	6664	-22	14	57938
Net premium written	94048	1326140	105620	767470	291602	161447
Gross claims paid and outstanding	6066	413193	32492	271943	84591	24167
Net claims paid and outstanding	5863	299727	14469	271036	4783	9437
Commissions	5584	128520	15203	50918	49161	13237
Management expenses	14377	305111	28115	118210	97444	61341
Life insurance funds and other reserves	..					

Country : ZAMBIA
Year : 1984

I. General information on the domestic market :

Number of employees in the insurance sector : ..

(a) in the companies : ..
(b) in the intermediaries : ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	42844	101888	31020	30347	19620	20903
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	0	..	..	..	..	..
Plus reinsurance accepted (+)	0	..	..	..	..	..
Net premium written	42822	87022	26496	30158	12768	17600
Gross claims paid and outstanding	10318	..	..	..	..	..
Net claims paid and outstanding	10318	38382	9397	20926	4106	3953
Commissions	..	6020	2485	1855	172	1508
Management expenses	11811	14384	4428	4034	2319	3603
Life insurance funds and other reserves	..					

Country : ZAMBIA
Year : 1985

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	54414	139247	34318	46498	33410	25021
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	3488	31621	8413	149	18999	4060
Plus reinsurance accepted (+)	..	10087	8169	138	1478	302
Net premium written	50926	117713	34074	46487	15889	21263
Gross claims paid and outstanding	16993	66486	12055	37996	8638	7797
Net claims paid and outstanding	14462	65679	15926	37781	5681	6291
Commissions	3596	9003	4864	2770	-313	1682
Management expenses	14267	17391	4893	4640	3499	4359
Life insurance funds and other reserves	242545					

Country : ZAMBIA
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 2078

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	0	0	1	0
- Foreign controlled	..	..	..	..	..
2. Foreign companies	0	0	0	0	0
Total	1	0	0	1	0

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	72146	246991	52937	80710	77248	36096
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	304	63935	13258	383	40904	9390
Plus reinsurance accepted (+)	-	14863	11902	461	1963	537
Net premium written	71842	197919	51581	80788	38307	27243
Gross claims paid and outstanding	23664	118092	17440	61560	28160	10924
Net claims paid and outstanding	23664	109324	20917	60851	17891	9665
Commissions	5143	15120	9565	5329	-1889	2115
Management expenses	20056	34578	8287	10879	8291	6661
Life insurance funds and other reserves	333531					

Country : ZAMBIA
Year : 1987

I. General information on the domestic market :

Number of employees in the insurance sector : 2415
(a) in the companies : 2135
(b) in the intermediaries : 280

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	-	-	1	-
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	1	-	-	1	-

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	99535	415466	79525	184744	93090	58107
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	5465	107902	22132	3076	67979	14715
Plus reinsurance accepted (+)	-	12350	4016	914	4712	2708
Net premium written	94070	319914	61409	182582	29823	46100
Gross claims paid and outstanding	32004	159596	18904	110388	18419	11885
Net claims paid and outstanding	28862	139489	10717	109314	10855	8603
Commissions	7890	17614	..	..	..	..
Management expenses	25080	45651	..	..	..	..
Life insurance funds and other reserves	333531	141575				

Country : ZAMBIA
Year : 1988

I. General information on the domestic market :

Number of employees in the insurance sector : 2483
(a) in the companies : 2203
(b) in the intermediaries : 280

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	1	..	..	1	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	..	..	..	..
Total	1	..	..	1	..

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	135484	613364	117457	311432	102068	82407
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	5230	110706	37861	2763	53033	17049
Plus reinsurance accepted (+)	-	8175	4636	230	2215	1094
Net premium written	130254	510833	84232	308899	51250	66452
Gross claims paid and outstanding	50866	274419	35909	178356	42658	17496
Net claims paid and outstanding	43235	224289	16548	172628	20936	14177
Commissions	10845	32331	..	..	..	..
Management expenses	29496	74767	..	..	..	..
Life insurance funds and other reserves	644948	228469				

Country : ZAMBIA
Year : 1989

I. General information on the domestic market :

Number of employees in the insurance sector : ..

- **(a) in the companies : 1300**
- **(b) in the intermediaries : ..**

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	..	1	..	2	..
- Foreign controlled	..	..	..	..	..
2. Foreign companies	..	3	..	..	3
Total	..	3	1	..	5

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	228207	1188104	195510	671402	204827	116365
Written by foreign companies (%)	.	.	.	.	.	.
Less reinsurance ceded (-)	13460	1356266	60100	6986	84960	31305
Plus reinsurance accepted (+)	19440	..	3105	136	3350	161
Net premium written	234187	836022	138515	664552	123217	85221
Gross claims paid and outstanding	77174	593633	269523	237196	67711	19203
Net claims paid and outstanding	67723	..	16299	233301	39224	21521
Commissions	15062	90926	24436	43982	7732	14776
Management expenses	50098	..	..	..	..	..
Life insurance funds and other reserves	775185					

Country : ZIMBABWE
Year : 1986

I. General information on the domestic market :

Number of employees in the insurance sector : 3800

- **(a) in the companies :** ..
- **(b) in the intermediaries :** ..

Number of companies	Total	Life	Non-life	Composite	Reinsurers
1. Domestic companies					
- Purely domestic	20	7	11	1	1
- Foreign controlled	(17)	(6)	(10)	(1)	(0)
2. Foreign companies	30	12	3	8	7
Total	50	19	14	9	8

II. Insurance statistics by line of business : (in Thousands).

	Total life and long-term insurance	Non-life insurance				
		Total	Fire	Automobile	Transport marine aviation	Others
Gross premium written	320104	157566	51309	50235	9681	46341
Written by foreign companies (%)	..	..	..	..	..	..
Less reinsurance ceded (-)	2864	80337	34883	13741	7155	24558
Plus reinsurance accepted (+)	3998	63804	25921	9617	2909	25357
Net premium written	321238	141033	42347	46111	5435	47140
Gross claims paid and outstanding	57086	62709	12708	29730	..	20721
Net claims paid and outstanding	54767	68462	13687	32183	995	21957
Commissions	18865	7885	1628	2908	164	3185
Management expenses	35498	23288	7026	9425	1046	5791
Life insurance funds and other reserves	..					

Notes

	Country	*Year*	*Page*	*Observation*
1	Cape Verde	1985	107	Outstanding claims by line of business not available
2	Chad	1990	118	Reinsurance accepted not included in net premium written
3	El Salvador	1985	162	Reserves for claims to be paid not available by line of business
4	Gabon	1984	180	Management expenses include commissions
5 6 7	Indonesia	1988/1990	215/217	The number of employees in the companies does not include those of life companies
8	Jamaica	1984/1986	226/228	Reserves for claims to be paid not available by line of business
9	Morocco	1986/1989	293/296	Reinsurance accepted not available by line of business, and reserves for claims not available by business line
10	Oman	1987/1990	325/328	Gross and net claims only include incurred losses
11	Philippines	1986	347	Reserves for unexpired risks not included in figures by business line, and commissions only include those on direct business
12	Singapore	1986	379	Gross premium include reinsurance accepted
13	Trinidad and Tobago	1986/1989	418/421	Reinsurance ceded include reinsurance accepted

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